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THE EMPIRE STATE:

ITS

Industries and Wealth.

ALSO



AN HISTORICAL AND DESCRIPTIVE REVIEW OF THE INDUSTRIES AND
WEALTH OF THE PRINCIPAL CITIES AND TOWNS

IN

Albany, Rensselaer, Saratoga, Schenectady,
Columbus, Ulster, Dutchess, Orange,
and Westchester Counties.

ILLUSTRATED.

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INTRODUCTORY.



THE great chief ambition of the human intellect is to know something at least of everything, and "to know" is certainly a laudable desire. The aim of the publishers of this work is to give the reader a general (and in all cases something in detail) "speaking acquaintance" with whatever is discussed herein, to present in a concise and intelligent form the history of the Empire State—the most populous and most important commercial State in the Union—from the time of its discovery down to the present hour, to describe its physical features, and its growth in commerce and manufactures, and to record in detail the origin and expansion of the populous and thriving towns and cities standing upon and adjacent to the banks of the historic Hudson River.

It will be observed that while the story of the discovery of the Empire State, and the struggles of the early settlers in a wilderness against natural physical obstacles and hostile natives, has been faithfully given, the prominent feature of the work is the presentation of the status of the manufacturing and commercial enterprises of to-day—enterprises which have made New York State the envy and admiration of the civilized world. By its industries, as well as by its democratic institutions, America has become eminent among the nations of the earth. The time and the method of the settlement of the United States were fortunate for influencing the industrial advance of the country. The second State to be settled (Virginia being the first), New York has been progressive in industrial occupations since the first Dutch immigrants began to make it what it is, the great portal of the New World. The first settlers were not a roving army of pastoral people, with whom the arts were yet undeveloped, or whose political and social relations had attained only to the patriarchal phase of development. The basis of their social life was political equality, and though hardly yet aware of the importance of productive industry, still their history shows that all progress in civilization is dependent upon it. In the study of industry, and of its effects upon the growth of civilization, and also of the effects produced upon industry by political and other causes, a most important and suggestive field is offered here. The foundation of the industry of the Empire State, and of the country, is not lost in the obscuring mists of tradition, but dates from a definite historical period; and the industrial enterprises here have made such giant steps that it may be truly said that the people of this country do—all things considered—outvie, by positive and original inventions, in the promotion of art, and of the useful arts especially, as well as by their absorption of the genius of other nations, all the peoples of the civilized world.

If there is one thing more than another upon which this country may justly pride itself, it is the ingenuity and successful plodding of those who have distinguished themselves in manufactures and commerce; for these are the workers who have wrought out in great measure the nation's weal, furnishing occupation and a lucrative sphere of industry for thousands and tens of thousands who, thus employed, have achieved for themselves and their families successes, as well as realized a happier current life, which they could never have won and enjoyed save under the guidance and skill of the more enterprising and foresighted. The avenues opened by the inventor, the manufacturer, and the merchant, have been strewn with manifold blessings of the people; for though the spirit of aggrandisement has been the mainspring

of their activity and enterprise, these men have proved themselves the real philanthropists of the time, and have borne the standard of progress on to its great victories.

Within the boundaries of the Empire State is to be found something in the way of current enterprise and industry, illustrative of the genius of all peoples—and of all times which fitly bear upon the present age, as the aggregate necessary response of the past to the wants of the present—of which both the scholar and the active mechanic, as well as the laboring man of every degree, ought and wishes to know more than ordinarily falls to the lot of any one man's knowledge without arduous and painstaking study. To furnish such information this work has been mainly designed, and we doubt not that the reader will rise from the perusal of the following pages satisfied that the project has been faithfully carried out, while the purely historical features have not been neglected.

As a faithful record of the past of the Empire State, and as a reliable illustration of the present condition of its numerous and varied manufacturing industries and commercial enterprises, it is believed that this work not only supplies a want long felt among general readers, but that it will do much toward encouraging both here and elsewhere that appreciation and study of the arts, from the stand-point of science, which are so desirable in every nation.

Every care and every effort have been made to secure the most complete accuracy of every statement made in these pages, and the work has necessarily called for the services of a large staff of intelligent and indefatigable workers and the outlay of considerable capital. The publishers have been accorded aid by numerous gentlemen in all parts of the State, by the supply of much valuable and interesting information, without which the work could not have been presented in the complete form it is. To name those who have been the most active in rendering this service would appear invidious, and the publishers ask all who have courteously extended to them assistance to accept their cordial thanks.

The work, as will be seen, is amply illustrated with views specially taken and prepared for it, and the graphic description of the noble Hudson, from its mouth to the head of navigation, will be found especially interesting, and serve as a guide to those who sail up this historic stream, either to behold its great natural beauties, or to learn something of the past and present of the progressive and flourishing communities that have arisen upon its banks.

THE PUBLISHERS.

GENERAL INDEX.

	PAGE		PAGE
Abbey & Son, S., flour, lime, etc., Rondout.....	214	Bayne & Walshe, fresco and mural painting, etc., New-	252
Abbott & Divine, grocers, Newburgh.....	264	burgh.....	252
Adams & Hodgman, U. S. Hotel Livery, Saratoga		Bayne, J. R., White Market, Newburgh.....	257
Springs.....	187	Bazaar, The, F. A. Hatch & Co., proprs., glassware,	
Adams & Woodward, clothing, etc., Middletown	281	tinware, etc., Middletown.....	285
Adams Stable, The, Troy.....	150	Bazzoni, L. J., manfr. carriages, etc., Newburgh.....	261
Adriance, E. C., fancy goods, etc., Poughkeepsie.....	231	Beesmer, W. C., groceries, etc., Poughkeepsie.....	229
Ætna Mills, W. A. Harder, propr., Troy.....	151	Beggs & Moore, painters, Newburgh.....	252
Albany Saw Steel and File Works, Albany.....	115	Behrens, H., Jr., dentist, Poughkeepsie.....	229
Albany Pickle Works, Albany.....	118	Bell, D., Central Market, Newburgh.....	257
Albany Insurance Co., Albany.....	93	Beneway, M. D., gilder, Poughkeepsie.....	242
Albany County Bank, Albany.....	94	Bennet, D., insurance, Port Jervis.....	293
Albany Savings Bank.....	<i>adv. first page</i>	Bergmann, J., paper racing shells and gigs, Lansingburg	167
Albany Coal Co., Albany.....	95	Bernstein, H., Emporium of Fashion, Kingston.....	219
Albany Chemical Co., manfrs. fluid extracts, etc., Al-		Beutell, M. L., machinist, Poughkeepsie.....	240
bany.....	97	Beverwyck Brewing Co., Albany.....	124
Albany Safe Deposit and Storage Co., Albany.....	100	Bilbraugh & Hume Manufacturing Co., specialties in	
Albany City National Bank, Albany.....	104	knit underwear, etc., Cohoes.....	203
Albany Perforated Wrapping Paper Co., Albany.....	108	Billings, C. W., Slate Mantel Works, Troy.....	165
Albany Boatman's Relief Association, Albany.....	91	Birch, Dr., J. G., medicines, Newburgh.....	273
Albright, H., crockery, Albany.....	120	Bishop, F., pork packer, etc., Albany.....	93
Aldridge, W. H. & Co., coal, flour, feed, etc., Fishkill		Black, C. E., hatter, Saratoga Springs.....	189
Landing.....	276	Blair & Turner, gents' furnishing goods, Newburgh....	253
Allen Bros., ship and boat builders, Ponkhockie.....	218	Bleecker, G. V. S., liquors, Albany.....	95
American Hotel, Sing Sing.....	297	Bloomer & Badgley, grocers, Poughkeepsie.....	230
Amsdell Bros., ale brewers, Albany.....	94	Bogue, H. S., hatter and furnisher, Cohoes.....	199
Amsdell, Geo. H., groceries, etc., Albany.....	118	Boice, Hewitt, Bluestone, Rondout.....	218
Anderson, G. W., confectioner, Albany.....	97	Bonnell, J. L., real estate, etc., Port Jervis.....	291
Anderson, C. W., livery, sale, and exchange stable,		Bouton & Vine, wholesale grocers, Albany.....	93
Fishkill Landing.....	276	Bowne, C. S., apothecary, Poughkeepsie.....	242
Angus, Geo. H., groceries, Newburgh.....	273	Bradley's Carriage Mart, F. J. Bradley, propr., New-	
Annesley & Co., artists' materials, etc., Albany.....	96	burgh.....	271
Arcade File Works, manfrs. files and rasps, Sing Sing.	296	Brewster, C., boarding and sale stable, Albany.....	118
Arnold, S. F., manfr. shirts, collars, cuffs, Middletown.	281	Brink & Clark, hardware, etc., Middletown.....	281
Ashley, J. F., & Co., wholesale wall paper, Troy.....	155	Brink, C., dry goods and notions, Newburgh.....	272
Atkins, O. S., dry goods, etc., Poughkeepsie.....	240	Brooker & Wood, coal, Lansingburg.....	169
Atlantic and Pacific Tea Co., The Great, Andrew M.		Brown, C. A. & Co., knit goods, Troy.....	140
Kein, manager, Troy.....	150	Brown, H., groceries, etc., Newburgh.....	263
Babcock, C., watchmaker, etc., Troy.....	164	Brown, W. B., groceries, Newburgh.....	256
Babcock, C., painter, Newburgh.....	250	Brunner, B., book-seller, etc., Saratoga Springs	194
Bacheller, B. F., manfr. harness, Albany.....	113	Buckmaster, T. C., slate roofer, etc., Newburgh.....	250
Baker, J. E., agt. for G. Ehret's lager beers, Newburgh.	261	Buechler, P. R., stoves, ranges, etc., Poughkeepsie...	236
Baker, H., groceries, etc., Poughkeepsie.....	236	Bull, M. V. B. & Co., bankers, Albany.....	107
Ball, D., & Co., last manfrs., Albany.....	121	Bull & Youngblood, groceries, etc., Middletown.....	281
Ballston Spa House, Geo. D. Story, propr., Ballston..	178	Bullock & Becker, wall paper, etc., Albany.....	108
Ballston Spa National Bank, Ballston.....	179	Burdick & Taylor, printers and publishers, Albany ...	119
Banking House of John E. Corwin, Middletown.....	283	Burger, H., wholesale fruits, etc., Rondout.....	214
Barlow & Co., hardware, Sing Sing.....	298	Burtis & Mann, manfrs. stoves and ranges, Troy.....	146
Barnes, Geo., groceries, etc., Newburgh.....	262	Burton & Cory, manfrs. cider and vinegar, Albany....	106
Barney, H. S. & Co., dry goods, etc., Schenectady....	175	Burrell, D. H. & Co., boilers, engines, etc., Pough-	
Barnum Bros. Company, manfrs. leather belting, Troy	148	keepsie.....	236
Bates, L., & Son, carpenters and builders, Newburgh..	271	Bushnell, The E. L. Spring Co. (Limited), Pough-	
Bauder, F., real estate and insurance, Schenectady....	175	keepsie.....	231
Bayer, G. W., meats, poultry, etc., Poughkeepsie.....	239	Buss, Geo., manfr. harness, etc., Newburgh.....	270

	PAGE		PAGE
Caire, A., manfr. pottery and sewer pipe, Poughkeepsie.	243	Connecticut Mutual Life Insurance Co., of Hartford,	
Caldwell, I., druggist, Newburgh.	257	Conn., The, Jos. Hillman, genl. agent, Troy.	158
Caldwell, E. O., watchmaker, etc., Poughkeepsie.	228	Cook, A. M., livery, sale, and exchange stable, New-	
Campbell, J., bookseller, stationer, etc., Cohoes.	203	burgh.	264
Campbell, W. D. & T. H., furniture, bed springs, etc.,		Coon & Co., manfrs. collars and cuffs, Troy.	144
Cohoes.	204	Cooper & Hardenburgh, druggists, Kingston.	221
Canfield, P. A., stoves, etc., Rondout.	217	Cooper, T. C., flour and provisions, Albany.	124
Cantine, Geo. A., insurance, Newburgh.	252	Coplon, M., furniture, Albany.	120
Carman, J. L., stables, Poughkeepsie.	238	Corcoran & Nevins, grocers, Poughkeepsie.	242
Carpenter, F. J., horseshoer, Sing Sing.	295	Corwin, J., auctioneer, Newburgh.	269
Carpenter, L., groceries, Poughkeepsie.	241	Corwin, J. E., banker, Middletown.	283
Carson, Luckey & Towner, dry goods, Middletown.	282	Cotrell & Leonard, manfrs. hats, furs, etc., Albany.	122
Carroll, A. E., real estate, Saratoga Springs.	188	Coutant & Fowler, sporting goods, etc., Newburgh.	264
"Carroll's," manfr. ginger ale, mineral water, etc., New-		Coutant, H. N., groceries, etc., Newburgh.	256
burgh.	260	Coutie, W., & Son, engineers and machinists, Troy.	147
Case, J. T., monuments, etc., Newburgh.	255	Craig, C. P., ranges, etc., Cohoes.	205
Case, V. N., groceries, Sing Sing.	298	Cranney, L., manfr. trunks, etc., Albany.	124
Cathcart & Co., grocers, Newburgh.	259	Crawford, W., stone cutter, etc., Newburgh.	251
Centre Street Music Store, J. H. Vanauken, propr.,		Crawford, W. H., boots and shoes, Middletown.	279
Schenectady.	173	Crawford, C. E., furniture, etc., Middletown.	280
Chadborn, T. N., hats and caps, Newburgh.	250	Crist, W., oysters, clams, etc., Newburgh.	263
Chadborn & Coldwell Manufacturing Co. The, manfrs.		Crook, J. H., Jr., beef, pork, lamb, etc., Newburgh.	262
lawn mowers, Newburgh.	260	Crosby & Ennist, dry goods, etc., Rondout.	217
Chant, C., manfr. gloves and glove leather, Port Jervis.	290	Crosby, W. H., undertaker, Poughkeepsie.	232
Chantz, Leon, pianos, organs, etc., Saratoga Springs.	193	Crow, J. E., stables, Sing Sing.	300
Cherey, A. O., flour, fish, etc., Poughkeepsie.	241	Cunley, C. B., tobacco, etc., Poughkeepsie.	241
Church Co., The Andrew M. (Limited), dry goods, Troy.	139	Curtis & Co., manfrs. of pipe, etc., Cohoes.	204
Churchill, H. E. & Co., dry goods, Middletown.	282	Curtis L., crockery, glassware, etc., Newburgh.	274
Cipperly, Cole & Haslehurst, banking and insurance,		Curtis D., livery stable, Ballston.	178
Troy.	153	Cutler, M. L., millinery and straw goods, Albany.	121
City Market, J. J. Terwilliger, propr., Middletown.	282	Darrow, W. F., dry goods, etc., Saratoga Springs.	191
Clapp, W. A., dry goods, Goshen.	287	Dater, H. C., insurance, Ballston.	178
Clark, L., livery stable, etc., Newburgh.	263	Dater & Lee, button-hole factory, Troy.	164
Clarke, H. & Co., wholesale oysters, etc., Albany.	125	Davidson, J. E., clothing, Schenectady.	177
Clarendon Hotel, Chas. E. Leland, propr., Saratoga		Davis' Popular New York Dry Goods Store, J. N.	
Spring.	186	Davis, proprietor, Fishkill Landing.	276
Cleary, P., grocer, Newburgh.	257	Davis, J., planing mill, etc., Albany.	111
Cochrane, J., wines, Newburgh.	257	Davis, W., tailor, Schenectady.	176
Cohn, M. M., ribbons, laces, etc., Saratoga Springs.	183	Davis, J. H., banker and broker, Troy.	165
Cohoes Knitting Co., manfrs. knit goods.	200	Day, J., stonecutter and dealer in bluestone, etc.,	
Cohoes Savings Institution.	204	Newburgh.	270
Cohoes Iron Foundry & Machine Co.	200	Dayton, G. A., caterer and confectioner, Albany.	113
Cohoes Rolling Mill, Morrison, Caldwell & Page,		Decker, Bullis & Co., lumber, Fishkill Landing.	276
proprs.	205	DeLamater & Son, manfrs. carriages, etc., Pough-	
Colcord, J. M. & Co., druggists, Saratoga Springs.	192	keepsie.	236
Coldwell, Wilcox & Co., founders and machinists. New-		Delany, P., boiler works, Newburgh.	256
burgh.	272	Delavan House, T. E. Roessle & Son, proprs., Albany.	91
Coles, Marshall & Co., packers and wholesale pork,		Delaware House, J. E. Wickham, propr., Port Jervis.	292
beef, etc., Newburgh.	265	Delehanty, M., & Son, plumbers, Albany.	96
Columbian Place, Mrs. Mary L. Weston, Saratoga		Delevan House, Thos. Nolan, propr., Kingston.	219
Spring.	193	DeLong, J. H., gen'l ins. and real estate agt., Troy.	159
Collier, W. J., livery stable and undertaking, Port		Deyerman, W., & Co., oils, varnishes, etc., Albany.	105
Jervis.	290	Dick & Dobbs, leather and findings, Poughkeepsie.	234
Collins, T. A., harness, etc., Port Jervis.	291	Dickinson, J., real estate, Poughkeepsie.	233
Commercial Hotel, Chas. Higham, proprietor, Middle-		Disbrow, J. L., agricultural implements, Poughkeepsie.	229
town.	280	Dixon, J. B., millinery, etc., Poughkeepsie.	233
Comstock, A., lumber, Ballston.	179	Dobler, A. F., brewer, Albany.	104
Congress Spring Co., Saratoga Springs.	189	Doblin, G., "New York Bazaar," Newburgh.	253
Cozkey, C. F., malster, Troy.	148	Doherty, P. C., plumber, Poughkeepsie.	228

	PAGE		PAGE
Dondero & Cuneo, fruits and confectionery, Kingston.....	221	Germania Fire Insurance Co., Max Kurth, mgr., (Albany Branch).....	123
Dornet, W., china, glass, etc., Albany.....	105	Geyser Spring Co., The, Saratoga Springs.....	185
Dougherty, A. H., portrait artist, Albany.....	99	Gibbs, D. & Son, flour, feed, grain, etc., Saratoga Springs.....	184
Doughty, A., coal and wood, Poughkeepsie.....	238	Giles Nickel Works, The, nickel plating, etc., Troy.....	169
Doughty, C. H., stoves, ranges, etc., Newburgh.....	268	Gill, W. S., manfr. picture-frames, etc., Troy.....	153
Downing, Dr. M., dentist, Poughkeepsie.....	234	Gill, D., Jr., shipper of cement, Rondout.....	215
Drake, S. L., stationery, etc., Kingston.....	221	Gill, D., coal, Poughkeepsie, City of Kingston.....	218
Duclos, E. A., manfr. cigars, Cohoes.....	199	Gillies, J. M., real estate, etc., Newburgh.....	260
Duggan, E. J., commission merchant, Albany.....	114	Globe Ventilator Co., Troy.....	152
Dunham, J. W., & Co, lumber, Albany.....	102	Gnadendorff, H., apothecary, Troy.....	138
Durant & Co., commission merchants, Albany.....	113	Goldman, R., dry goods, etc., Troy.....	145
Durant, Elmore & Bliss, grain, Albany.....	108	Goldsmith, B. J., groceries, Saratoga Springs.....	186
Dusenberry, D. C., jewelry, watches, etc., Middletown.....	285	Goodrich's Insurance and Real Estate Agency, Newburgh.....	270
Dusenberry, H. S., watchmaker, Middletown.....	280	Goold Co., The James, manfrs. carriages, Albany.....	126
Dusenberry, E. C., manfr. carriages, etc., Poughkeepsie.....	234	Gordinier, H. W., seeds and agricultural implements, Troy.....	144
Dutchess County Mutual Ins. Co., Poughkeepsie.....	230	Gordon, B. F., watchmaker, etc., Middletown.....	281
Dwyer Bros., ship chandlers, Rondout.....	218	Glould, Wm., Jr., & Co., law publishers, Albany.....	90
Eastman Business College, Clement C. Gaines, prest., Poughkeepsie.....	228	Gourley, W., beef, mutton, lamb, etc., Newburgh.....	258
Eastmead, F. S., & Co., tobaccoists, Poughkeepsie.....	236	Graham's, Richard, Granite and Marble Works, Poughkeepsie.....	239
Electric Polishing Granite, Marble, and Monumental Works, Bennett Perry, propr., Troy.....	154	Granger & Story, brewers, etc., Albany.....	120
Ellis, N., tailor, etc., Rondout.....	216	Granger, M. A., boots and shoes, Cohoes.....	201
Esselstyn & Rowley, insurance, Hudson.....	208	Granger & Gregg Brewing Co., brewers of ales, Hudson.....	208
Estate, James Taylor, manfr. robes, robe linings, etc., Newburgh.....	275	Grant, P., marble and granite works, Troy.....	135
Everett House, P. M. Suarez, propr., Saratoga Springs.....	193	Graves, Page & Co., wholesale grocers, Troy.....	155
Everett E. L., manfr. picture frames, etc., Troy.....	158	Great Atlantic & Pacific Tea Co., The, Troy.....	150
Everett & Treadwell, feed, grain etc., Kingston.....	220	Green, C. H., lumber, Troy.....	155
Falkill Manufacturing Co., manfrs. overalls and pants, Poughkeepsie.....	234	Gregory, Mrs. L., millinery, etc., Cohoes.....	201
Fancher, M. L., insurance, etc., Lansingburg.....	167	Grenzebach, F. A., pharmacist, Newburgh.....	265
Farrell, Thos., manfr. cigars etc., Goshen.....	287	Griswold Bros., hardware, Troy.....	138
Farrington, D., painter, Newburgh.....	255	Gross, W. & M., clothiers, Troy.....	164
Ferguson, W., plumber, Troy.....	162	Gross, J. H. & Co., manfrs. clothing, Albany.....	114
Ferguson, G. E., manfr. harness, etc., Sing Sing.....	298	Gurley, W. & L. E., manfrs. civil engineers' and surveyors' instruments, Troy.....	161
Fellows & Co., manfrs. collars and cuffs, Troy.....	149	Hackett House, W. Finn, mgr., Ballston.....	178
Fessenden, Lambert & Tower, dry goods, etc.,.....	160	Hagan, W. E., solicitor of patents, Troy.....	145
Fielding, H. P., architect, Troy.....	152	Haggerty, R. V., plants, etc., Poughkeepsie.....	241
Fielding & Moscow, pianos, organs, etc., Newburgh.....	255	Hahn, L. L., manfr. cigars, Poughkeepsie.....	238
Finley, P. A., undertaker and furniture dealer, Ballston.....	178	Haight & Co., tanners and curriers, Ballston.....	179
First National Bank, Saratoga Springs.....	183	Haight's Sale and Transient Stables, Poughkeepsie.....	240
First National Bank, Port Jervis.....	292	Halloran, J. F., plumber, Rondout.....	215
First National Bank, Ballston.....	178	Hance & Co., shirt manfr., Poughkeepsie.....	241
Fish, C. F., druggist, Saratoga Springs.....	187	Hanlon, W., fancy goods, etc., Poughkeepsie.....	241
Fisher, A. C., undertaker, Albany.....	124	Hanson, Sague & Richards, coal, Albany.....	97
Fitzpatrick, P. J., mineral waters, Newburgh.....	259	Harder Knitting Co., manfrs. wool and merino underwear, Hudson.....	207
Fletcher, H., hot-air furnaces, etc., Newburgh.....	252	Haremaker, P., confectioner, Albany.....	118
Flynn, P. J., groceries, etc., Rondout.....	212	Harmon, Rice & Co., wholesale, Troy.....	135
Forshaw, F., photographer, Hudson.....	208	Harmony Hotel, T. W. Reynolds, propr., Cohoes.....	205
Forson & Ross, steam, granite, and marble works, Newburgh.....	261	Harmony Mills, The, manfrs. cotton goods, Cohoes.....	199
Foster & Gove, fire insurance, Albany.....	107	Hart, P., wholesale rags, paper stock, etc., Newburgh.....	272
Frank, I. P., cigars, Albany.....	122	Hart, J. J., groceries, Schenectady.....	176
Frost, W. T., baker, Poughkeepsie.....	229	Hart, J. A., apothecary, Sing Sing.....	296
Gallup, C. H., photographer, Poughkeepsie.....	237	Hartsfeld, Mrs. F., shirt and corset factory, etc., Troy.....	161
Ganoung, L. W., grocer, Sing Sing.....	299	Harvey & Eddy, wholesale fish, salt, etc., Troy.....	156
Gay & Quinby, commission merchants, Albany.....	102	Harper & Westcott, plumbers, Albany.....	124
Geer, R., flour, salt, and feed, Albany.....	113		

	PAGE		PAGE
Hasbrouck, H., carriage goods, harness, etc., Pough- keepsie.....	235	Isenbergh, M., tailor, Troy.....	148
Hasbrouck & Alliger, boots, shoes, etc., Rondout....	217	Jacobs' Baking Powder Co., Newburgh.....	274
Haskins, C. L. & Co., jewelers, Saratoga Springs.....	194	Janes, F. H., architect, Albany.....	106
Haubennestel, L. & Son, boots, shoes, etc., Pough- keepsie.....	242	Jessen, McCallum & Co., manfrs. crackers, etc., Lan- singburg.....	168
Havens, M., carpenter and builder, Albany.....	111	Jillard, T., grocer, etc., Poughkeepsie.....	240
Hawkins, J. E. & Son, tin, copper, sheet-iron ware, etc., Lansingburg.....	167	Johnson, A. G., tailor, Sing Sing.....	295
Hawley & Co., fire insurance, Troy.....	163	Johnson, J., poultry, game, etc., Newburgh.....	265
Hayes, W. M., wholesale boots and shoes, Kingston..	219	Johnston, W. C., manfr. saddles, harness, etc., New- burgh.....	274
Hayne, P., manfr. brick, etc., Goshen.....	238	Jones, T. D., photographer, Troy.....	136
Hayt & Lindley, tailors, etc., Poughkeepsie.....	242	Joslin, J. A., apothecary, Newburgh.....	270
Hendrick, J., insurance, Albany.....	121	Juno, J. S., dry goods, etc., Schenectady.....	177
Hengstebeck, F., hardware, Poughkeepsie.....	232	Kearney, Palmer & Kearney, dry goods, etc., Albany..	92
Helmes, C. R. & S. E., upholsterers, etc., Troy.....	154	Keefe, C. E., paints, oils, glass, putty, etc., Newburgh	258
Henneberg Bros., bottlers of beer, Port Jervis.....	292	Keenholts, J., wagons, carriages, etc., Albany.....	104
Hibbard, G. B., coal, Rondout.....	216	Kellogg, J. N., agt., groceries, etc., Middletown.....	284
Higginson, H. C., manfrs. calcined plaster, etc., New- burgh.....	269	Kelly, Williams & Vanderzee, gen. insurance agts., Albany.....	90
High Rock Spring Co., W. R. Young, propr., Saratoga Springs.....	193	Kenmore Hotel, F. W. Rockwell, mangr., Albany....	103
Hiller, J., American Hosiery Mill, manfr. knit under- wear, Cohoes.....	200	Kennedy, W. S., insurance, Troy.....	165
Hilton, S., carpenter and builder, Newburgh.....	263	Kensington, The, Paul C. Grening, propr., Saratoga Springs.....	189
Hoag & Hunt, groceries, etc., Newburgh.....	253	Kerley, J., dry goods, Rondout.....	214
Hobbs, E. A., groceries, Albany.....	109	Kernochan, F. D., jeweller, Middletown.....	282
Holbrook, D., real estate, Port Jervis.....	293	Ketchum, D. A., coal, lumber, etc., Middletown..	282
Holbrook, W., meat market, Cohoes.....	201	Kimball, J. E., & Son, flour and produce, Troy.....	146
Hollister, W. H., wholesale grocer, Troy.....	156	Kingsbury, J., manfr. carriages, Albany.....	123
Holmes, W., boots, shoes, etc., Kingston.....	220	Kittle, J. A., & Co., furniture, etc., Troy.....	156
Holmes & Ide, manfrs. linen collars and cuffs, Troy..	158	Kittle, N. H., druggist, Schenectady.....	172
Holtzmann, C., clothing, Schenectady.....	176	Knauer, E., steamship agent, etc., Schenectady.....	173
Hopkins, J. T., coal, Troy.....	161	Knowles & Russell, fire insurance, Albany.....	110
Hopkins, Mrs. F., manufacturer's laundry, Troy.....	163	Knowlson & Kelley, machinists and engineers, Troy..	146
Horn, J., & Sons, carpeting and oil-cloths, Albany....	127	Koch, A., tailor, etc., Poughkeepsie.....	239
Horrocks & Van Benthuyzen, "Atlantic Mills," manfrs. knitted underwear, Cohoes.....	199	Koch, C., furniture, Port Jervis.....	293
Horton, H. A., & Co., druggists, etc., Goshen.....	238	Krueger, F. C., & Co., teas, coffees, sugars, etc., Schenectady.....	174
Hotel Kenmore, N. Ramsdill, propr., Saratoga Springs	191	La Hait & Gabler, stoves, tinware, etc., Schenectady..	172
Hotel Keenan, Peter J. Keenan, propr., Sing Sing....	299	Laidley, E. T., druggist, Port Jervis.....	291
House's Sons, S. A., manfrs. collars and cuffs, Troy..	143	Laithe, C. B., hardware, etc., Cohoes.....	205
Howard, H. R., boots and shoes, Newburgh.....	262	La Monte, C. E., livery stable, etc., Newburgh.....	262
Howell, Hinchman & Co., manfrs. Russia leather, fur- niture, bag, and case leather, etc., Middletown....	284	Lane Bros., manfrs. of the Swift Mill, etc., Po'keepsie	231
Howland House, J. Howland, propr., Saratoga Springs.	189	Larkin, M., Jr., groceries, etc., Rondout.....	212
Hubbard & Foshay, dry goods, etc., Kingston.....	220	Laventall, J., ladies' and children's underwear, Albany.	111
Hudson Valley Paper Co., Albany.....	119	Lawrence, R., & Bro., wines and liquors, Albany....	101
Husted, A. B. & Co., pharmacists, Albany.....	99	Lawrence, F. J., decorative artist, Albany.....	94
Hughson & Co., wholesale lumber, Albany.....	91	Legget, J., & Son, manfrs. paper boxes, Troy.....	163
Hull, W., harness, trunks, etc., Sing Sing.....	299	Lemmey, R., plumber, Sing Sing.....	300
Hulse Wagon Co., carriages and wagons, Goshen....	287	Leslie, The, Alexander Leslie, propr., Newburgh.....	269
Hulse, C., & Son, watches, diamonds, etc., Goshen...	288	Leversee & Snyder, manfrs. paper boxes, Cohoes....	202
Hunter, D., yellow pine, Albany.....	122	Levison, A. H., tailor, Goshen.....	286
Hutton, W., livery stable, Troy.....	166	Levy, J., hats, Albany.....	125
Hyatt, A., auctioneer, etc., Sing Sing.....	300	Lewis & Co., newsdealers, stationers, etc., Goshen...	287
Ide & McLeod, manfrs. collars and cuffs, Troy.....	169	Lewis, O. M., diamonds, etc., Poughkeepsie.....	233
Ide, G. P., & Co., manfrs. shirts, collars and cuffs, Troy	155	Lightbody & Lansing, real estate, Albany.....	113
Illich, S., tailor, Albany.....	111	Liker, E. H., confectioner, Saratoga Springs.....	194
Innis & Co., dye stuffs, chemicals, etc., Poughkeepsie.	230	Lindsey Bros., contractors and builders, Middletown..	283
		Livery and Sales Stable, G. P. Williams, propr., Lansing- burg.....	168
		Livingston, W. H., wines, liquors, Albany.....	114

	PAGE		PAGE
Lloyd, J. H., photographer, Troy	135	McMullen Bros., manfrs. marble and granite monu- ments, Schenectady	173
Lockwood & Buell, jobbers in wood and willow ware, etc., Troy	166	McNab, Wm., furnishing and fancy goods, etc., Cohoes	201
Lodewick Bros., manfrs. furniture, Saratoga Springs	186	McNally, J. J., printer, Goshen	288
Lodge, B., tailor, Albany	110	Meinerth, J. H., photographer, Cohoes	202
Lord, E. J., groceries, Albany	123	Meneely, Clinton H., Bell Co., Troy	159
Loth, C. E., architect, Troy	146	Merchant's Hotel, Geo. H. Alsdorf propr., Newburgh	266
Lownsberry & Macbeth, clothing, etc., Sing Sing	297	Merchants' Hotel, R. M. F. Juno, propr., Schenectady	172
Lovell Manufacturing Co. (Limited), Troy	163	Merchants' National Bank, The, Poughkeepsie	233
Ludlow Valve Manufacturing Co., Troy	156	Middletown Paper Box Co., manfrs. paper boxes	284
Lumb, G. W., & Son, sash, blind, and door factory, Poughkeepsie	234	Middletown Cigar Co., The, S. W. Corwin, propr., Middletown	282
Lumb, L., planing mill, etc., Poughkeepsie	238	Middletown Steam Laundry, Geo. Dorrance, propr., Middletown	284
Lundelius, A., photographer, Port Jervis	290	Milburn Wagon Co., Brown & Platt, mangrs., Albany	92
Lynd, C., provisions, butter, and cheese, Troy	162	Miller, C. L., hay, straw, grain, etc., Hudson	205
Lyon Bros., dairy supplies, Poughkeepsie	237	Miller, H. J., manfr. road carts, Goshen	288
Mabie, J. D., stoves, heaters, etc., Newburgh	255	Miller, L., & Bro., watches, clocks, etc., Albany	102
Macdonald & Co., insurance, Troy	140	Miller, P., boots, shoes, etc., Poughkeepsie	240
Mack, C. U., groceries, etc., Newburgh	253	Miller & Wheeler, wood and coal, Sing Sing	296
Madison House, Lansing Bonnell, propr., Middletown	283	Mills, Dr. J. J., Dentist, Poughkeepsie	237
Mahony, M., iron founder, etc., Troy	160	Millsbaugh, S. W., & Co., books, stationery, etc., Middletown	282
Mailler, W. O., & Co., wholesale grocers, etc., New- burgh	267	Mingay, J., & Co., apothecaries, Saratoga Springs	188
Maltby, J. B. S., manfr. wire cloth, etc., Troy	151	Mirror China Store, The, Saratoga Springs	194
Manning, Patterson & Co., saddlery hardware, etc., Troy	166	Mitchell, F. E., pharmacy, Ballston	179
Mansion House, J. E. Lasher, propr., Rondout	213	Mitchell & Guylee, machinists, Poughkeepsie	229
Mansion House, M. Crowley, propr., L. H. Crowley manager, Troy	143	Miter, J. N., coal, Lansingburg	168
Mapes, W. H., photographer, Newburgh	274	Moir, R. T., books, etc., Schenectady	173
Marsh, B. S., agent Domestic Sewing-machine, Port Jervis	291	Molloy, J. E., & Co., wholesale grocers, Troy	144
Marshall, J. H., insurance, Poughkeepsie	235	Monell, Geo. L., manfr. plumbers and engineers' brass work, etc., Newburgh	274
Martin, J. G., coal, Poughkeepsie	231	Moore, W. E., paints, oils, glass, etc., Newburgh	272
Marvel, T. S., & Co., ship-builders, Newburgh	267	Moore, O. S., monuments and headstones, Middletown	284
Masterson, E. P., photographer, Port Jervis	293	Moore, Bros., veterinary surgeons, Albany	105
Matthews, J. W., & Co., wholesale grocers, Newburgh	275	Moore, M. E., & Co., knit shirts, etc., Cohoes	203
Mattimore, T., coal and wood, Albany	122	Moore, Wm., Granite Mills, Cohoes	204
Manterstock, A., carpenter and builder, etc. Rondout	215	Moroney, P. F., groceries, Rondout	216
May, C. S., & Co., hops, Albany	116	Morton, W. G., coal, Albany	115
McAllister, C. A., insurance and real estate, West Troy	166	Morrison, Colwell & Page, Cohoes	205
McCann Bros., boots and shoes, Albany	126	Mosher, Geo. A., solicitor of patents, Troy	156
McCanley, W., beef, mutton, pork, etc., Newburgh	260	Mullon's Sons, John, ice, Albany	116
McCausland, J., insurance, etc., Rondout	217	Murphy, T., lumber, Albany	115
McClyman, T., cotton-seed meal, flour, feed, etc., Schenectady	175	Murra, C. A., attorney-at-law, etc., Rondout	214
McConihe & Co., brandies, wines, etc., Troy	140	Mutual Life Insurance Co., of New York, The, Troy	145
McCord, Jas., manfr. brushes, Newburgh	250	Mutual National Bank, Troy	138
McCormick, W. E., music, etc., Port Jervis	293	National Bank of Troy, The, Troy	148
McCormick & Snook, insurance, Port Jervis	290	National Bank of Cohoes	203
McCullough, J. W., tobacco, etc., Newburgh	250	National Bank of West Troy	157
McDonald, J. W., manfr. soda-water, etc., Pough- keepsie	238	Nebraska and Kansas Farm Loan Co., Albany	119
McEntee, G. L., insurance, Rondout	218	Neemes Bros., Troy Machinery Foundry, Troy	163
McGarry, C. B., picture frames, etc., Cohoes	202	Neher & Carpenter, bankers and insurance agts., Troy	149
McKelvey, R., painter, Newburgh	267	Neil & McDowell, proprs., Egberts Woolen Mill, mfrs. knit underwear, Cohoes	200
McKinney & Son, J., Albany Architectural Iron Works and Foundry, Albany	109	Nelson House, H. N. Bain, propr., Poughkeepsie	235
McKinstry, S., real estate and insurance, Newburgh ..	267	Newburgh Bargain Store, Geo. H. Schlepegrell, propr., Newburgh	259
McLeod & Henry Co., fire brick, Troy	141	Newburgh Journal, Ritchie & Hull, proprs., Newburgh	266
		Newburgh Fancy Dye House, John McGarvey, propr., Newburgh	258

	PAGE		PAGE
Newburgh Steam Mills, manfrs. print cloths, Newburgh.....	269	Powers, D., & Sons, manfrs. floor oil-cloths, Lansingburgh.....	168
Newcombe, I. B., & Co., brokers and bankers, Albany.....	110	Preston, W. M., diamonds, watches, etc., Rondout.....	212
New England Shoe Co., Louis Meyer, mgr., Kingston.....	220	Price, J. J., tea and wine, Albany.....	112
New York Furniture Co., The, C. E. Crawford, propr., Newburgh.....	253	Price & Reed, seedsmen, Albany.....	114
New York Hotel, D. E. Madden, propr., Poughkeepsie.....	230	Prince, G. W., boots, shoes, etc., Newburgh.....	258
New York State National Bank, Albany.....	102	Prudential Insurance Co. of America, The, Newburgh.....	272
New York State Relief and Peoples' Benefit Association, The, Albany.....	98	Prudential Insurance Co. of America, The, Poughkeepsie.....	237
Nichols & Rogers, manfrs. doors, sash, blinds, etc., Lansingburgh.....	167	Quackenbush, G. V. S., & Co., dry goods, Troy.....	152
Niven, P., Jr., groceries, Newburgh.....	265	Quassaick National Bank, The, of Newburgh.....	261
Nock, W. H., carriages, etc., Kingston.....	221	Quick, T. J., furniture, carpets, etc., Port Jervis.....	293
Northern News Co., The, wholesale booksellers, etc., Troy.....	164	Quinn & Nolan Ale Brewing Co., Albany.....	120
Oakley, J. K. R., Mineral Water Works, Newburgh.....	252	Quinlan's Newburgh Bazaar, John H. Quinlin, agt.	270
O'Brien, J., Marble and Granite Works, Sing Sing.....	300	Ramage, T., tin, copper, and sheet-iron worker, Sing Sing.....	295
O'Hearn, Nora, French millinery, Troy.....	163	Randall, P. D., & Co., manfrs. wh'p-sockets, etc., Troy.....	161
Olmstead, R. M., grocer, Schenectady.....	176	Ransom, Schou & Phillips, hardware, Poughkeepsie.....	239
Olney, F. A., hardware, etc., Kingston.....	219	Rapp, C. W., & Son, meats and vegetables, Troy.....	138
O'Neill, J. J., stationer, etc., Schenectady.....	172	Ray, W. V., manfr. steam-heating machines, Goshen.....	286
Orange County Flint Glass Works, Chas. Brox, propr., manfrs. glassware, Port Jervis.....	292	Reagles, L. R., ladies' furnishing, fancy goods, etc., Schenectady.....	176
Orange Hotel Stables, A. R. Schouten, propr., Newburgh.....	264	Redfield & Millsaugh, dry goods, etc., Goshen.....	286
O'Reilly, E., groceries, etc., Rondout.....	216	Reese & Davis, groceries, Schenectady.....	175
Ormerod & Conklin, oysters and clams, Rondout.....	215	Remillard, A. B. E., photographer, Newburgh.....	259
Orrs & Co., manfrs. paper, Troy.....	164	Revere House, Daniel Connelly, propr., Troy.....	150
Packard, C. D., & Son, shoes, Troy.....	150	Reynolds, M. S., & Bro., coal and wood, Poughkeepsie.....	239
Paddock & Vine, sporting goods, Albany.....	126	Rice, E. T., pharmacy, Albany.....	124
Paddock, S. W., wall-paper, paints, oils, etc., Ballston.....	179	Richter, M., tailor, Newburgh.....	263
Paffendorf, C. H., agt., furniture, Newburgh.....	257	Rieser, F., watchmaker, etc., Poughkeepsie.....	240
Palmatier, J. D., pharmacist, Albany.....	120	Ritter, W. H., plumber, Poughkeepsie.....	232
Pardue, J. H., China Hall, Saratoga Springs.....	188	Robertson, W. H., agt., Metropolitan Manufacturing Co., Newburgh.....	258
Park Hotel, J. L. Kadel, propr., Port Jervis.....	291	Roddy, N. F., millinery, etc., Saratoga Springs.....	191
Parson's Manufacturing Co., manfrs. knit goods, Cohoes.....	202	Root Manufacturing Co., Tivoli Hosiery Mills, knit underwear, Cohoes.....	198
Patchen, L. I., livery stable, Rondout.....	216	Root & Waterman, manfrs. knitted underwear, Cohoes.....	201
Payn, S. G., Jr., artist, Albany.....	90	Rosenfield, Mrs. C. S., millinery, etc., Sing Sing.....	299
Pearsall, E. S., dentist, Saratoga Springs.....	190	Ross Publishing House, The, R. R. Ross, propr., Albany.....	118
Peck, G., china, glassware, etc., Newburgh.....	259	Royal Spring Co., The, Saratoga Springs.....	191
Peck, G. C., beef, pork, mutton, etc., Newburgh.....	264	Royce, T. C., dental surgeon, Middletown.....	283
Peck & Van Dalsen, furniture, carpets, etc., Newburgh.....	267	Rugg & Crocker, insurance, Saratoga Springs.....	184
Peck & Son, photographers, Newburgh.....	273	Russell, The Hatter, Newburgh.....	263
Peck, A. G., & Co., manfrs. axes and edge-tools, Cohoes.....	193	Russell House, J. W. Startup, propr., Middletown.....	283
Pennington, C. H. S., pharmacist, Saratoga Springs.....	184	Rutherford, J., & Son, meats, poultry, etc., Poughkeepsie.....	230
People's Cash Market, M. Haley, propr., Newburgh.....	263	Safford, E. & Co., insurance, Albany.....	117
Perfection Steam Laundry, Meneely & Read, proprs., Troy.....	161	Safford, C. B., jeweler, etc., Kingston.....	219
Phillip, J. E., undertaker, etc., Hudson.....	207	Sahler, Reynolds & Webster, hardware, etc., Rondout.....	213
Phoenix Hotel, Cornelius Daily, propr., Sing Sing.....	299	Sanders, B. & J. B., stationers, Albany.....	97
Pilling, H., insurance, Schenectady.....	174	Sanders, B. B., & Co., seeds, Albany.....	100
Post, E. R., & Co., druggist, Newburgh.....	268	Saratoga Star Spring Water, W. S. Henry, propr.....	192
Post, J. R., tailor, Newburgh.....	257	Saratoga Real Estate Office, Conkling & Knapp, proprs.....	193
Post, J. A., insurance adjuster, Albany.....	115	Saratoga Carlsbad Spring Co., Vail & Carragan, proprs., Saratoga Springs.....	184
Powers, D., & Sons, bankers, Lansingburgh.....	167	Saratoga Kissingen Co., Saratoga Springs.....	185
		Saratoga Champion Spring, Edward Lange, propr., Saratoga Springs.....	187

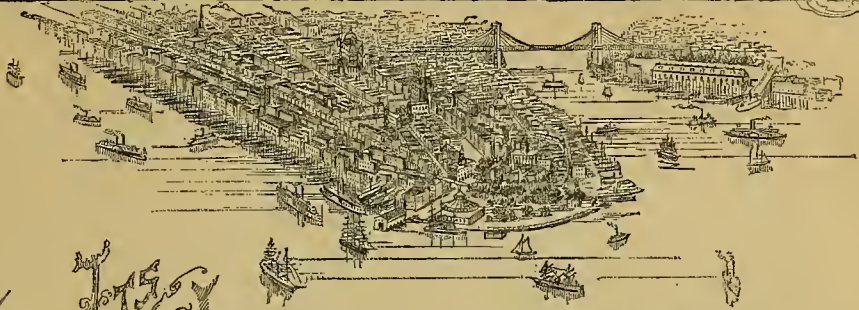
GENERAL INDEX.

xi

	PAGE		PAGE
Sayer & Wood, livery, sale, and exchange stable, Mid-		Stern, S., optician, Rondout.....	216
dletown.....	281	Still Bros., painters, Sing Sing.....	297
Schaefer, F. J. A., florist and seedsman, Newburgh...	262	Stock & Rice, furniture, Rondout.....	215
Scheiberling, M., & Co., paper-hanging, etc., Albany..	118	Stone, H., groceries, etc., Cohoes.....	201
Schell, E., wholesale wines, brandies, etc., Albany....	117	Stone & Shanks, manfrs. wall and window hangings,	
Schenermann, L., cigars, Port Jervis.....	291	Albany.....	95
Schilling Granite Works, Albapy.....	96	Stone & Crandall, coal, lime, etc., Troy.....	146
Scholz, O., druggist, Albany.....	97	Storm, E., manfrs. carriage mountings, Poughkeepsie.	237
Schoonmaker, V., manfr. carriages, etc., Poughkeepsie.	234	Storm Spring Co., The Edward (Limited), Poughkeep-	
Schrouth, J., baker and confectioner, Poughkeepsie...	229	sie.....	232
Schwartz, J., jobber of cigars, Poughkeepsie.....	240	Stout & Irving, wholesale oysters, Troy.....	155
Schwartz, Geo., pork, hams, etc., Albany.....	107	Stontenburgh, J. M., boots, shoes, etc., Newburgh....	273
Schwartz, C., meats, Middletown.....	279	Stover, J. A., insurance and real estate, Lansingburg..	168
Scofield, S. W., boots, shoes, etc., Newburgh.....	258	Strain & Reynolds, refined petroleum, Albany.....	117
Scott & Eaton, architects, etc., Newburgh.....	274	Summers, C. R., watchmaker and jeweller, Cohoes....	202
Scott, J., manfr. carriages, Goshen.....	286	Sumner & Hasey, timber, Albany.....	50
Seaman, G. W., hatter, Newburgh.....	265	Sutton, J., manfr. and dealer in tobacco, etc., Albany.	109
Seaton, W. C., Jr., watchmaker, Troy.....	141	Swain, J. W., country produce, etc., Newburgh.....	268
Seeley, D. W., inventor of cotton press, Albany.....	106	Sweet & Clark Manufacturing Co., manfrs. curry combs,	
Serventi, A., fruit, nuts, etc., Newburgh.....	257	etc.....	147
Sewell, J., manfr. carriages, etc., Fishkill Landing....	276	Sweet, H. M., apothecary, Cohoes.....	204
Shannon & Co., slate roofing, etc., Newburgh.....	261	Swezy, B. L., watches, clocks, etc., Middletown.....	283
Shannon, G., manfr. picture frames, etc., Middletown.	281	Taaffe Bros., planing and turning mill, Albany.....	112
Shaver & Son, dry goods, etc., Cohoes.....	202	Taggart, J., & Son, agts. for Chicago dressed beef,	
Shead, H. R., bookseller, etc., Saratoga Springs.....	193	Newburgh.....	270
Sheehan, M., wines, brandies, etc., Troy.....	143	Temple Grove, Saratoga Springs.....	192
Sherwood, E. B., dentist, Sing Sing.....	298	Ten Per Cent. Clothing Co., L. Freinsberg, propr., Co-	
Shoemaker & Pabst, manfrs. shoes, Albany.....	95	hoes.....	202
Shoudy, J. H., flour, feed, grain, etc., Schenectady....	174	Terhune, W., blank books, stationery, etc., Sing Sing..	295
Shurter & Briggs, stoves, ranges, etc., Poughkeepsie..	242	Terry, Mrs. I., dry goods, etc. Cohoes....	201
Silliman, H. B., importer and dealer in manfrs' sup-		Terwilliger, I., & Co., lumber, etc., Sing Sing.....	300
plies, Cohoes.....	204	Terwilliger, J. M., attorney-at-law, Sing Sing.....	300
Sinsabaugh Restaurant and Confectionery, C. C. Sinsa-		Terwilliger, G. W., & P., & Co., manfrs. shoes, New-	
baugh, propr., Troy.....	144	burgh.....	277
Sleight, W. H., furniture, Kingston.....	220	Terwilliger, W. livery stable, etc., Newburgh.....	271
Smart, R. T., paper manfr., Troy.....	154	Thing, S. B., & Co., boots and shoes, Poughkeepsie..	236
Smith, G. D., insurance, Troy.....	162	Thomas, C. M., printer, Rondout.....	215
Smith, M., coal, lime, cement, etc., Troy.....	154	Thomas Music Co. (Limited), Albany.....	108
Smith & Talbott, photographers, Schenectady.....	175	Thomas & Brown, coal, wood, etc., Saratoga Springs.	187
Smith & Cantline, boarding and livery stable, New-		Thompson, J. A., tobacco, Poughkeepsie.....	238
burgh.....	261	Thompson, P., harness, etc., Saratoga Springs.....	191
Smith Bros., cigars, Newburgh.....	262	Thompson, J. L., Sons & Co., wholesale drugs, etc.,	
Smith, J. F., groceries, etc., Newburgh.....	268	Troy.....	151
Smith, N. S., bookseller, Newburgh.....	255	Thorne & Rogers, window glass, paints, oils, etc., Troy	162
Smith, A. C., & Co., wrought-iron pipe fittings, valves,		Todd, B. F., grocer, Middletown.....	285
etc., Newburgh.....	275	Topping, A. H., insurance, etc., Newburgh.....	268
Smith, W. H., insurance, etc., Kingston.....	221	Torrance & Co., Green Island Malleable and Gray Iron	
Smith, H. F., clothing, Schenectady.....	174	Works, Troy.....	147
Smyth & Sons, manfrs. files, Albany.....	125	Townsend, Young & Son, clothiers, etc., Sing Sing..	298
Snow, M. L., hardware, etc., Saratoga Springs.....	188	Townsend, W. I., pharmacist, Sing Sing.....	297
Standard Woolen Mill, Newman & Adams, proprs.,		Travis', Jacob, Sons, timber, etc., Cohoes.....	205
manfrs. scarlet medicated underwear, Cohoes.....	200	Treadwell & Co., manfrs. furs, Albany.....	92
Stanford & Griffes, bankers and brokers, Schenectady.	175	Trimble, W. C., livery and exchange stable, Newburgh	270
Stanton, H. M., hides, tallow, etc., Schenectady.....	173	Trojan Ice Co., Troy.....	152
Stanwix Hall, C. Quackenbush, propr., Albany.....	106	Troy Laundry Machinery Co. (Limited), Troy.....	157
Stark, B., & Co., millinery and fancy goods, Albany..	123	Troy Belting & Supply Co., Troy.....	152
Stebbins, Broadhead & Van Wagenen, dry goods, Ron-		Troy House, J. K. Farnam, propr., Troy.....	153
dout.....	213	Troy Agricultural Warehouse and Seed Store, Morri-	
Stephens, E. R., gents' furnishing goods, Troy.....	153	son & Halstead, proprietors, Troy.....	135

	PAGE		PAGE
Troy Steel and Iron Co., Troy.....	136	Washburn & Todd, lumber, coal, etc., Sing Sing.....	296
Turner & Sanford, real estate, etc., Newburgh.....	269	Washburne Bros., druggists, etc., Sing Sing.....	299
Tynan, J., saddlery, etc., Cohoes.....	205	Washington Baking Powder Co., A. & G. Meyer, proprs., Newburgh.....	255
Ulster Planing Mill, The, Rondout.....	214	Waterman, H., dyeing establishment, Hudson.....	208
Union National Bank, Troy.....	147	Waterman, J., & Son, commission merchants, Albany.....	110
Union Hall Drug Store, Geo. E. Duryee, propr. Schenectady.....	176	Weber, J., Jr., hams, pork, etc., Rondout.....	212
Union Clothing Co., Steifel Bros., proprs., Albany....	117	Weller & Purdy, carpenters and builders, Newburgh..	252
Union House, Geo. Mullenix, propr., Goshen.....	288	Wells, J. H., lead, oils, glass, etc., Port Jervis.....	290
United National Bank of Troy.....	145	Wenzel, G. C., manfr. paper boxes, Newburgh.....	266
United States Hotel, Tompkins, Gage & Perry, proprs., Saratoga Springs.....	190	Werdenberg & Sedillo, clothiers and furnisners, Port Jervis.....	293
Van Allen, C. H., insurance, Albany..	127	Westbrook & Stoll, dress goods, etc., Port Jervis.....	292
Van Alstyne, W. L., insurance, etc., Troy.....	138	Weygant, C. H., mgr. Washington Heights Improvement Co., Newburgh.....	266
Van Alstyne & Harrington, insurance, etc., Troy.....	151	Whealey, B. M., butcher, Saratoga Springs.....	183
Van Antwerp, D. L., binder, stationer, etc., Albany..	111	Wheeler, A. G., photographer, Goshen.....	287
Van Buren, A. P., groceries, etc., Rondout.....	218	Whelan, Hon., D. J., bottling works, Troy.....	137
Van Cleft, J. & Co., hardware, etc., Newburgh.....	255	White Sewing-machine Co., F. D., Cherry, mgr. Albany.....	225
Van Deusen, S., & Son, groceries, etc., Saratoga Springs	187	White, M. E., manfr. of shirts, etc., Newburgh.....	258
Van Deusen & Co., laundry and manfrs. paper boxes, Troy.....	164	Whitehill, R., manfr. engines, etc., Newburgh.....	251
Van Dorn, C. O., manfr. tin, sheet-iron, and copper work, etc., Saratoga Springs.....	190	Wickham, R., manufacturer and builder, Albany.....	109
Van Gaasbeek, W., & Co., manfrs. shirts, etc., Albany.	101	Wilbur, R. G., Delavan Livery Stables, Albany.....	113
Van Heosen, H., manfr. carriages, etc., Albany.....	123	Wilbur, Miller & Wilbur, manfrs. shirts, collars, and cuffs, Troy.....	159
Van Hoesen, T. C., groceries, Sing Sing.....	296	Wiles Laundering Co., The (Limited), T. S. Wiles, mgr. Troy.....	158
Van Inwegen, C. J., groceries, etc., Port Jervis.....	291	Wilkinson, E., gunsmith, Newburgh.....	264
Van Santford, H. S., wholesale lumber, Albany.....	111	Wills, C., plumber, Troy.....	141
Van Slyke, G. W., & Co., jobbers in tobacco, etc., Albany.....	118	Wilmarth, C. M., furniture, etc., Glens Falls.....	200
Van Tassel & Tobey, druggists, Hudson.....	208	Wilson, Lansing & Co., wholesale grocers, Albany....	112
Van Vliet, G. D., insurance and real estate, Albany..	116	Winne, L. S., & Co., hardware, Kingston.....	219
Van Vorst, W. S., agt., lumber, Schenectady.....	174	Winship, W. F., insurance, Albany.....	99
Van Wagner, G. H., turner and sawyer, Poughkeepsie	238	Winter, E., books, music, etc., Kingston.....	221
Van Wyck & Collins, granite works, etc., Poughkeepsie	232	Winter, W., stationer, etc., Rondout.....	216
Vanzandt & Shaffer, druggists, Schenectady.....	176	Winter, Geo., dry goods, etc., Middletown.....	280
Veile, M. E., hardware, etc., Albany.....	112	Wolf, M. B., clothier and furnisher, Middletown.....	282
Vescelius, Dr., Healing Institute, Albany.....	105	Wood, A., manfr. soda-water, etc., Rondout.....	214
Vint, J., engravings, etc., Albany.....	95	Wood, Lewis & Hawley, manfrs. linen collars and cuffs, Troy.....	165
Von der Linden, H., bicycles, Poughkeepsie.....	235	Wooley, J. S., photographer, Ballston.....	179
Vose, R., lumber and shingles, Albany.....	110	Wooster, F., & Co., wholesale salt and fish, Albany...	107
Wachmeyer, G. L., furniture, Rondout.....	217	Wotkyns, J. S., coal, Troy.....	162
Wadsworth, T. W., stationery, etc., Rondout.....	212	Wright, W., builder of steam engines, Newburgh.....	254
Wait, Dr., W., dentist, Newburgh.....	263	Wright's Merchant Tailoring Establishment, Saratoga Springs.....	194
Wales & Price, laundry, Troy.....	143	Yates, C. N., furniture and undertaking warerooms, Schenectady.....	174
Wales, F. A., furniture, etc., Sing Sing.....	297	Yeomans, A. C., fish, oyster, and vegetable market, Sing Sing.....	295
Walker, R., barges and canal boats, Albany.....	115	Young, W. H., stationer, etc., Troy.....	165
Wallace, M. J., real estate and insurance, Albany..	95	Young, E. S., beef, pork, etc., Newburgh.....	264
Wallace, P. J., wholesale wines, etc., Albany.....	105	Young, L. A., pianos and organs, Schenectady.....	174
Ward & Logan, painters, Newburgh.....	265	Young & Griffin, clothiers, Middletown.....	280
Waring, J. D., boarding and sales stable, etc., Newburgh.....	264		
Warren, J. M., & Co., iron and steel, Troy.....	137		
Warren, E. J., photographer, Poughkeepsie.....	237		
Washburn, F. J., pharmacy, Sing Sing.....	300		

THE EMPIRE STATE



ITS INDUSTRIES AND WEALTH.

To TELL the story of the discovery, settlement, and upbuilding of America's most populous and richest State (properly termed the Empire State), is to relate the history of the early days of the great republic, for through the portals of the world-renowned metropolis of the Western Hemisphere the first colonists of the "new land" came from the too-much-governed countries of Europe, spread themselves over the Red Men's domain from ocean to ocean, and founded a nation the like of which never before existed and which to-day is the envy and admiration of both Christendom and Heathendom. The growth of the New World and its Empire State have been marvelous, and in the whole realm of history, ancient and modern, no parallel record is to be found. The pioneer settlers were fugitives from despotic rule hunters for freedom and peaceful homes, and men ready to face dangers by flood and field to win habitations and liberty for themselves and families. The country of which they laid the foundations has become one of the most extensive and populous on the globe, and while it has been developing its resources, materializing its entombed wealth, perfecting its free institutions, and teaching the rest of the world the lesson of self-government, the dynasties of the Old World have been losing their grip upon the people, tottering to their fall, and, in some instances, losing their very identity by absorption.

Eleven years before the Puritans stepped from the Mayflower on to the historic rock of Plymouth, an Englishman, Henry Hudson, a navigator in the service of the Dutch, had found his way to New York Bay, and there discovered what is now the western terminus of the principal ocean-ferries of two vast Christian continents, and, prospectively, the leading city in the world. This was in 1609. Tradition, however, has it that



seventy years before this epoch, a Florentine, named Verrazano, in the employ of the French Government, was in New York Bay with a ship. If truth is in the tradition, neither Verrazano nor his employers deemed it worth while to take advantage of the discovery of what has proved to be the gateway to one of the greatest nations of the earth. Hudson and his employers, however, were of a different mould. He sailed up the beautiful river which has since borne his name, and proceeded as far as the present site of Albany. The country thus discovered was inhabited by the Mohawks, a formidable and war-like tribe of Indians; and the Mannhattans, who inhabited the island on which New York City is built, were also a fierce and war-like nation.

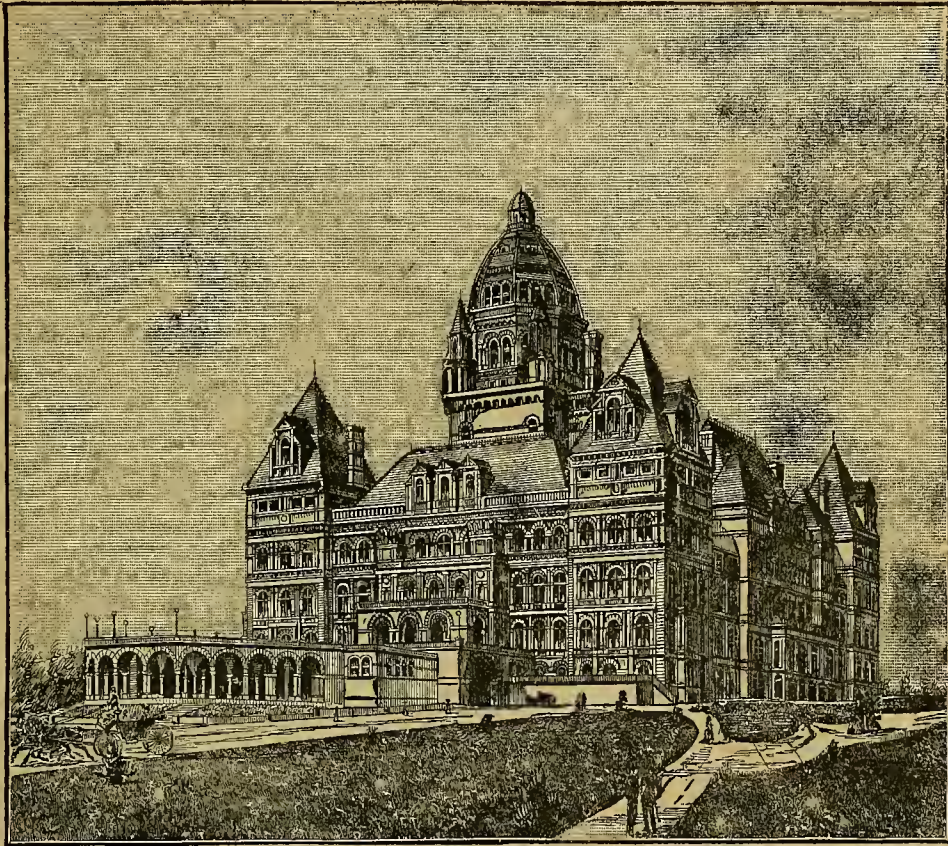
THE BOUNDARIES OF NEW YORK.

Before entering into details of the early history of the New Netherlands, as the now flourishing and populous State of New York was called by the first Dutch settlers, it should be observed that the State, as now constituted, is, exclusive of Long Island, about 408 miles long, but, inclusive of Long Island, is about 480 miles long; while in breadth, from north to south, it is about 310 miles, the whole including a superficial area of 46,085 square miles. It is situated between $39^{\circ} 45'$ and 50° latitude north and between $70^{\circ} 56'$ and $79^{\circ} 55'$ longitude west from Greenwich, or $5^{\circ} 06'$ east, and $2^{\circ} 53'$ west from Washington. It is bounded on the north by Lake Ontario, the river St. Lawrence and Lower Canada; on the east by Lake Champlain, Vermont, Massachusetts and Connecticut; on the south by the Atlantic Ocean, New Jersey and Pennsylvania; and on the west by Pennsylvania, Lake Erie and the Niagara River. The Hudson and Mohawk Rivers naturally divide the State into three geographical sections of unequal size. The first, or eastern section, comprises Long Island and that portion of the State lying east of the Hudson River and Lake George. The second, or northern section, embraces all the country lying north of the Mohawk and Oswego Rivers; and the third, or southern section, the vast and fertile tracts lying south and west of those rivers.

THE MOUNTAIN RANGES.

New York State forms a portion of the elevated table land of the United States, broken in some places by mountain ranges, and containing some remarkable depressions which form the basins of lakes and channels of rivers. The loftiest part of this table land occurs in the western section of the State, where Lake Chautauque is from 1800 to 2000 feet above the level of the sea; and although it is but nine miles from Lake Erie it discharges its waters by the Alleghany and Ohio into the Mississippi, and thus affords boat navigation to the Gulf of Mexico. Franklinville and Angelica to the east, although situated in valleys, are respectively 1580 and 1430 feet above the sea. In the eastern section the Taghkanac or Taconic Mountains lie on the borders of the State from Lake Champlain, southward to Putnam county, at which point their course, diverging to the southwest, crosses the Hudson at West Point, and is continued thence into New Jersey and Pennsylvania under the name of Kittating Mountain. This range forms a dividing line between the waters flowing into the Hudson River and those which flow into the Housatanic. The northern section has six several ranges of mountains. The Palmerstown range, in some parts called the Black and Tongue Mountains, rises in the southern part of Saratoga county, runs north-east through the tongue of land which separates Lake George from Lake Champlain, and terminates in bold and precipitous cliffs at the shore of the latter, south of Ticonderoga. The Kaya-derosserus, or Lucerne Mountains are about six miles wide and seventy long, running from Montgomery county through Saratoga counties, along the western side of Lake George to Ticonderoga. The Hudson River breaks through this range on the line of Saratoga and Warren counties. The Clinton range extends from Montgomery county north-east through Fulton, Hamilton, Saratoga, Warren and Essex counties to Point Trembleau on Lake Champlain. It is the largest range north of the Mohawk River, and at its most elevated portion there are numerous distant peaks, forming a remarkable group known as the Adirondack group. The Mohawk forces a passage through its south-western extremity, and the range itself is the dividing shed between the tributaries of the St. Lawrence and those of the Mohawk. Ausable, or Peru range, commences in Montgomery county, and, running parallel with the Clinton range, terminates in the southern part of Clinton county. It is 160 miles long, and has a greater general elevation than the preceding ranges. The Chateaugay range is the longest and highest chain of mountains in the State. It commences on the line of the Kaatsbergs, in Herkimer county, has a general height of 2000 feet through the counties of Hamilton, Franklin and

Clinton, and crossing the Canada line, it terminates on the Canada plains. The St. Lawrence range, commencing ten or twelve miles north of the Chateaugay range, and trending along the slope of the St. Lawrence Valley, has been less explored and is of less extent than the last named. The St. Regis, Grasse and other rivers, descending into the St. Lawrence, divide it into several distinct portions. This section of the State has also two minor ranges worthy of notice—the Highlands of Black river, extending from the sources of Black Creek, west and north-west about sixty miles, cover much of the country between Black River on one side and the plains of Oneida Lake on the other. The altitude is from 1200 to 1600 feet, and in some parts their summits have a rolling surface several miles in width. The Hassenclever Mountains, the second of these minor ranges, extend from Herkimer into Oneida county, and occupy the space between the Highlands and the Mohawk river. They are about twenty miles long and nine miles broad at their base, with an altitude varying from 800 to 900 feet, with a rolling surface.



NEW YORK STATE CAPITAL.

The southern section may be divided into two portions—the Eastern and the Western. In the Eastern division there are three distinct ranges, viz :—the Highlands of Orange and Putnam counties ; the Shawangunk Mountains, skirting the valley of the Roudont ; and the Kaätsbergs, or Catskill Mountains, the direction of which is through the counties of Ulster, Albany and Schoharie, to the valley of the Mohawk, the portions in Albany and Schoharie being also called the Helderbergs. The western division of this section rises gradually to successive terraces from the shores of Lake Ontario till it attains its greatest elevation in the southern tier of counties. The first of the terraces composing this ascent extends from the Genesee, at Rochester, to the Falls of Niagara and Lewistown, a distance of 80 miles, and is from six to ten miles in width. It is called the Ridge Road, and is supposed to have formed at one period the shore of Lake Ontario. The second terrace extends from this ridge to the Falls of the Genesee at Nunda and Portageville, where there is another abrupt acclivity of

nearly 300 feet. This surmounted, the ascent is gradual to the summit level, at the height of from 1500 to 2000 feet in the southern portion of Chautauque, Cattaraugus, Alleghany and Steuben counties. These terraces, though all quite fertile, are each characterized by a difference of soil and of forest trees. The principal culminations of the several ranges and the heights of each in feet, above the sea level, are thus given :—

	GROUP.	COUNTY.	FEET.		GROUP.	COUNTY.	FEET.
Mt. Marcy .	Adirondack . . .	Essex	5467	New Beacon .	Highlands . . .	Duchess	1685
“ M’Intyre	“	“	5183	Button Hill	“	Orange	1526
“ M’Martin	“	“	5022	Old Beacon	“	Duchess	1471
Dial Mountain	“	“	4907	Breakneck	“	Westchester	1187
Whiteface . . .	Ausable	“	4855	Anthony’s Nose	“	“	1128
Mt. Seward . .	Adirondack . .	Franklin	3988	Mt. Defiance	“	Essex	753
Round Top . .	Kaatsberg . . .	Greene	3804	Palisades	“	Rockland	550
High Peak	“	“	3718	Fort Putnam	“	“	500
Pine Orchard	“	“	3027	Harbor Hill	“	Long Island	319
Shawangunk	“	Orange	1866	Richmond Hill	“	Staten Island	307

THE COUNTY DIVISIONS.

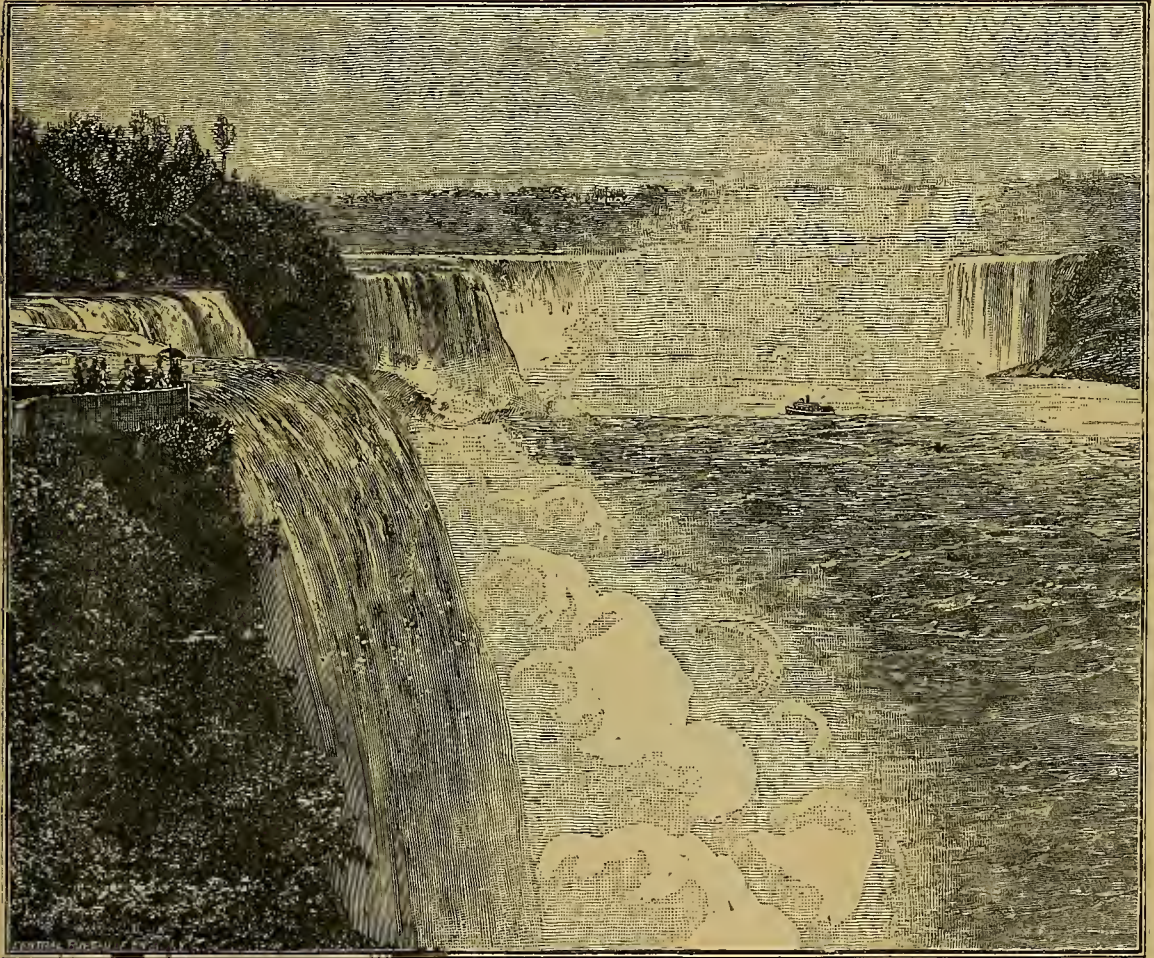
The State of New York is divided into fifty-nine counties, the names of which are given below, together with the names of their capitals, the capitals appearing in parenthesis, thus—() :—Northern New York : Albany (Albany), Alleghany (Angelica), Broome (Binghamton), Cattaraugus (Ellicottsville), Cayuga (Auburn), Chataque (Mayville), Chemung (Elmira), Chenango (Norwich), Clinton (Plattsburg), Cortland (Cortland Village), Delaware (Delhi), Erie (Buffalo), Essex (Elizabethtown), Franklin (Malone), Fulton (Johnstown), Genessee (Batavia), Hamilton (Morehouseville), Herkimer (Herkimer), Jefferson (Watertown), Lewis (Martinsburg), Livingston (Genesee), Madison (Morrisville), Monroe (Rochester), Montgomery (Fonda), Niagara (Lockport), Oneida (Rome), Onondaga (Syracuse), Ontario (Canandaigua), Orleans (Albion), Oswego (Oswego), Otsego (Cooperstown), Reinsselaer (Troy), Saratoga (Ballston), Schenectady (Schenectady), Schoharie (Schoharie), Seneca (Waterloo), St. Lawrence (Canton), Steuben (Bath), Tioga (Owego), Tompkins (Ithaca), Warren (Caldwell), Washington (Sandy Hill), Wayne (Lyons), Wyoming (Warsaw), Yates (Pen Yan). Southern New York : Columbia (Hudson), Dutchess (Poughkeepsie), Greene (Catskill), Kings (Brooklyn), New York (New York City), Orange (Goshen), Putnam (Cornell), Queen (North Hempsted), Richmond (Richmond), Rockland (Clarkstown), Suffolk (Suffolk), Sullivan (Monticello), Ulster (Kings-ton), Westchester (Bedford). Soon after the French power in America was extinguished by the English in 1760 a dispute arose between New Hampshire and New York respecting the respective limits of their boundaries, and it terminated only with the admission of Vermont into the Union after the revolution. When the present constitution for New York State was adopted in 1777, there were then only fourteen counties in the State, namely, New York, Richmond, Kings, Queens, Suffolk, Westchester, Dutchess, Orange, Ulster, Albany, Tryon, Charlotte, Cumberland and Gloucester. The last two, together with Albany and Charlotte counties, were within the limits of the present State of Vermont. In 1790 the difficulty which for so long a time had existed between New York and Vermont were amicably adjusted, and New York in its present limits, entered upon her career of greatness, untrammelled by fraternal animosities.

THE LAKES.

The most distinguishing feature of New York is, perhaps, its vast system of waterways, which bound and intersect it in almost every direction. Its lakes are the common highways of an extended commerce. Numbers of these lie wholly within the State, but the great lakes, properly so-called, lie on its borders—Ontario and Erie on the north and west, and Champlain on the east. Of these great exterior lakes, the Erie is the most extensive. It is 268 miles in length and from thirty to fifty-four miles in breadth, with an area of 8,030 square miles. The elevation of its surface above tide water is 565 feet, and above Lake Ontario, with which it com-

municates by the Niagara River, 334 feet, having a maximum depth of 270 feet, but in general the depth is not more than 120 feet. Only sixty miles of its coast lies within this State, but the amount of business carried on from thence is immense, and constantly increasing with the development of the State lying west. This development received its greatest impetus by the cutting of the Erie Canal from the waters of the Hudson at Albany to the lake at Buffalo, a distance of 364 miles.

Ontario is the second lake in size, and the whole southern coast east of Niagara River is wholly within New York. Its form is elliptical, and it is 190 miles in length and fifty-six in extreme breadth, with a circumference of 488 miles, and an area of 5,400 square miles. In some places its depth is 600 feet, but the average



NIAGARA FALLS.

depth is only 490 feet, and everywhere deep enough for the largest ships. The surface is 231 feet higher than tide water. The ports of this lake are usually open earlier in the spring than those of Lake Erie, and this vast sheet of water is not so subject to those desolating storms which frequently sweep over that lake.

Lake Champlain is a long, narrow sheet of water of exceeding beauty, and contains a large number of islands. Of these Balcour and Schnyler, with several others, belong to this State. In extreme length it is 134 miles, its breadth varying from half a mile to ten miles, and its depth is from 50 to 280 feet. Its outlet is the Sorelle or Richelieu River, which is navigable, and forms a connecting link between the lake and the St. Lawrence River. The Indian name was Caniad-cri-quarinte, or "lake that is the gate of the country." All these lakes abound with salmon, trout, sturgeon, pickerel and other fish.

Lake George, or Horicon, is wholly within the State. "Horicon," which signifies "Silvery Waters," is an Indian name, and often given to this beautiful lake. The Indians themselves spoke of it as Can-i-a-déri-oi-t, meaning the tail of the lake. The French made their way from Canada to here in 1609 and named it St. Sacrement. The English subsequently came along and named it Lake George, in honor of their King, George First, and ever since this name has been retained, notwithstanding that to most Americans the more uphonious and significant Indian title of Horicon is more satisfactory. The whole region of the lake is pregnant with historic interest, for the islands, waters, glens and mountains have witnessed many scenes of clash of arms and sanguinary struggles between contending races for dominion.

The lake is the greatest and most easterly of the Adirondack lakes. It is located thirty-two miles distant from Saratoga, seventy-one miles from Albany and 210 miles from New York City. It is situated at an



HUDSON RIVER AT ALBANY.

altitude of 346 feet above sea level, and 247 feet higher than Lake Champlain into which it discharges itself by a descent of 150 feet. From north to south its length is thirty-five miles, and in width it varies from two to four miles. It is the recipient of numerous mountain streams and springs, which form its sole supply. The lake is of great depth and its waters remarkably clear. It contains upwards of 300 picturesque islands. The shores, for boldness and beauty of outline, are unrivaled. They are surrounded by towering high mountains which, in many instances, rise abruptly from the lake to a height of more than two thousand feet, and the breasts of these towering hills are clad in a mantle of umbrageous boughs, studded with picturesquely situated villas, and enlivened, in the sultry season by tents of camping parties. It is a favorite resort of not only American citizens from ocean to ocean, but to foreigners who come to our shores in search of the ideal in natural scenery. Poets, travellers, and historians have sung the glories of Lake George in prose and verse, and the spot merits by its rich sylvan beauty all the praises that have been lavished upon it. The lake is almost surrounded by steep and rugged hills and a sail up or down the lake secures to the voyager ever changing views of beauty. Many of the numerous islands are inhabited, especially during the summer, and are partially cultivated.

The northern sections of the State has many small lakes within it, numbering not less than 200. Those

among the Adirondack hills are greatly elevated. Avalanch lake in Essex county is 2,900 feet; Colden Lake, in the same county, 2,750 feet; and Racket Lake, in Hamilton county, 1,781 feet above sea level. Most of these form sources of rivers emptying into the St. Lawrence, Lake Champlain, the Hudson river and Lake Ontario.

The western section of the State contains numerous lakes of considerable size, many of which possess high commercial importance owing to the heavy shipping trade done upon their waters. These lakes extend through the counties of Oneida, Oswego, Ondago, Cayuga, Seneca, Yates, Ontario and Livingston, and in scenic beauty and attraction are scarcely surpassed anywhere. The principal of these waters are the Seneca, Cayuga, Oneida, Crooked and Canandaigua lakes. The other lakes belonging to this chain of waters are Onondaga, Cross, Otisco, Cazenovia, Skaneateles, Owasco, Hemlock, Canadice and Sconesus. Otsego and Canaderoga in Otsego county, and Chataque lake in the county of the same name, are also important waters. Extensive salt springs exist along the shores of Onondaga, the waters of which, notwithstanding, are as fresh and pure as those of any others of these lakes.

THE RIVERS.

As in lakes, so in rivers, New York State is rich, and these streams afford an immense stretch of inland navigation, which, coupled with railroad transportation facilities, has been the means of developing the Empire State far in excess of all the other States in the Union.

The Hudson is one of the largest and most noted rivers of North America. It is 320 miles long and has its sources in the Adirondack group of mountains. It flows in a generally southward direction to the Atlantic ocean, which it meets at the Narrows, below New York City. It is navigable for the largest class of river steamers for the greater part of the year to Troy, 160 miles from its estuary, and the largest ocean-going vessels may safely pass up as far as Hudson City. But of details of this beautiful and ever busy stream more anon.

The Mohawk, with its confluence on the west, and the Hoosic, with its estuary on the east bank, are the principal tributaries of the Hudson. The Mohawk has its sources in Lewis and Oneida counties, and at first pursues a southerly direction, then sweeping away to the east and southeast, forms the Valley of the Mohawk; and, after passing over the Little Falls and the falls at Cohoes, joins the Hudson by several mouths between Troy and Waterford. The Little Falls are magnificent and attractive in their wild beauty, though less impressive than the falls of Niagara of the wonders of nature. The length of the river is about 135 miles, and in its windings passes through Rome, Utica and Schenectady. The Hoosic takes its rise in the Old Bay State, and though it is far from being so wide a stream as the Mohawk it is invaluable for local purposes. The Croton, another tributary, is famous as a source of a great supply of water it furnishes to the City of New York. The other feeders of the Hudson are from the east, Schroon Branch, the outlet of Schroon Lake, Battenkill and Kinderhook; and from the west, Wallkill, Roudout, Esopus, and Kaaterskill and Sacandaga, besides several smaller streams.

The St. Lawrence river constitutes, in part, the northern boundary of the State, and forms the channel of outflow for the great northern lakes. It supplies to the ocean a larger volume of water than any other river in the world, except the Amazon. From Lake Ontario to Ogdensburg, a distance of sixty miles, it is navigable for sloops, but below Ogdensburg, owing to numerous rapids, the navigation is both difficult and dangerous. An expansion of the St. Lawrence is known as the Lake of the Thousand Islands. The islands, however, are about 1500 in number, and some of these are within the limits of New York State. The Oswego is another important river, and is about 120 miles in length. It has its source in Ontario county under the name of Mud Creek, which flows eastwardly and receives through the Canandaigua outlet the waters of the lake of the same name. Continuing its course eastwardly it then takes the name of Clyde, and, after receiving the waters of Seneca and Cayuga Lakes, through their common outlet, it assumes the title of Seneca. After a still further expansion by the waters of Onondaga Lake, it acquires the name of Oswego River, and, suddenly changing its course to the northwest, it becomes the recipient from the Oneida river of the waters of Oneida Lake. The stream, after assuming its name of Oswego river, has a fall of about one hundred feet, and it furnishes abundant water power to the numerous manufactories located on its banks. The river is the great drainage channel for some seven thousand square miles of territory, and, by means of the Oswego canal and locks, is navigable through its whole length.

The Alleghany river has its source in Alleghany county, and this clear and limpid stream has its confluence with the Ohio. It is navigable by small craft to Olean. The beautiful Susquehanna and the historic Delaware have both their sources in New York State, and in their first courses afford an immense water power.

The Niagara river connects Lake Erie with Lake Ontario. It is thirty-six miles in length, and its general course is north-northwest. Commencing at Buffalo it is there three-quarters of a mile wide, from forty to sixty feet deep, and flows with a current of four miles per hour. Three miles below Buffalo, at Black Rock, it furnishes water to the Erie Canal by the pier built in the channel by the State at a cost of \$300,000. This pier is fifty feet wide at its base and thirty feet wide at its top.

The Genesee river is an affluent of Lake Ontario. It rises in Potter county, Pennsylvania, and, passing into the State of New York, pursues a northerly course to the lake. Its length is 145 miles, of which 125 miles are in New York. Its banks are studded with numerous extensive manufactories. At Rochester, within a distance of three miles, the river descends by several falls and rapids 226 feet, affording an immense water



HUDSON RIVER AT COHOES.

power. It is navigable four miles to Carthage, and above the falls is boatable for twenty miles or more. The Genesee Valley Canal follows the course of this river, and is fed by it for a great distance. In the town of Portage, Livingston county, are three falls, one of sixty, one of ninety, and one of one hundred and ten feet, within a space of two miles, and along the river for three miles, are perpendicular walls of stone, 400 feet high, to which depth it has worn a channel in the solid rock. The Valley of the Genesee is one of the finest wheat sections in the country, and is now thickly settled and in a high state of cultivation.

Black river is the third in size of the rivers lying wholly in the State. It rises in Herkimer county, and empties itself into Black River Bay, at the foot of Lake Ontario. It has a course of 108 miles. At Leyden it falls sixty-three feet, whence to Carthage, forty miles, the river is navigable for boats, but below to its mouth navigation is obstructed by rapids. From the falls at Leyden the Black River Canal extends south to the Erie Canal at Rome.

The Chenango river is an important tributary of the Susquehanna river, which it joins at Binghamton, in Broome county. Its course is from Madison and Oneida counties, through Chenango and Broome counties for about 75 miles, and upon its banks are many flourishing villages. This stream is navigable for boats and rafts fifty miles above its mouth, and is used to a considerable extent to feed the Chenango Canal, which runs nearly parallel with it through its whole course.

The Chemung river is also a tributary of the Susquehanna, which it joins at Athens, Pa. It is formed



THE NEW YORK AND BROOKLYN BRIDGE.

by the junction of the Coschoeton and Tioga rivers, in Steuben county, whence it flows in a south-easterly direction through Chemung county. Its whole length is about forty miles, and in high flood its volume is sufficient to float down timber and produce to market. It is also used as the main feeder of the Chemung Canal. The Oswegatchie river, which rises in Herkimer county and is 125 miles in length, is the principal tributary of

the St. Lawrence. Other streams flowing into the St. Lawrence are Indian, Grasse, Racket, St. Regis, Salmon, etc. The Chazy and Saranac are the principal streams that swell the waters of Lake Champlain.



THE BRIDGE TOWER PROMENADE.

FALLS AND CASCADES.

Dame Nature has been lavish in the bestowal of her charms upon New York State. Her cloud-kissing and tempest-riven hills, her expansive and picturesque lakes and broad, deep valleys, and her pellucid and

meandering streams and wide, swift running rivers, bearing on their bosoms the yachts of pleasure and the crafts of commerce, form but a few of the attractions that have won for the Empire State world-wide fame. Other attractions of this great and prosperous Commonwealth, whose wonders and marvels have been told and retold in school and story books in every tongue and in every clime, are to be found in her majestic waterfalls and cascades. These, great and small, are numerous, and have been fruitful themes for artists, poets and topographers, and objects for admiration of millions of others who find food for reflection in grand and awe-inspiring upheavals and contortions of nature. Among the most noted waterfalls in the State are those of the Genesee river at Rochester, before referred to. Here, within a distance of three miles the river descends by several falls and rapids, 226 feet. The different cataracts evidently formed at one time a single cascade, but the varying degrees of hardness of the several rocks have caused an unequal retro-



ENTRANCE TO CENTRAL PARK, FIFTH AVENUE AND FIFTY-NINTH STREET.

gade movement of the falls until they have reached their present shape. A little to the north of the New York Central Railway Bridge are the Upper Falls, where the water descends ninety-six feet over the perpendicular face of the Niagara limestone, underlaid by shale. Here, too, the noted Sam Patch made his last and fatal leap. From this spot the river flows for about one and three-quarter miles between walls almost perpendicular and then reaches the Middle Falls, where the water tumbles a depth of twenty-five feet. A hundred rods farther on, at Lower Falls, the water rolls over a ledge of Medina sandstone to a further depth of eighty-four feet and to the level of Lake Ontario. The water power produced by these falls is immense, and it is utilized in connection with the various and important manufactories carried on along the banks of the river.

The picturesque falls of the valuable and romantic stream, Fall Creek, descend in the space of one mile,

in the township of Ithaca 438 feet. The falls consist of several cataracts, at one of which the whole sheet of water is poured over a rock 116 feet high, and the banks above have an elevation of 100 feet.

At Cohoes the waters of the Mohawk river are precipitated over a broken rock 62 feet high, where the banks of the river form precipitous walls 140 feet above the stream; and at Little Falls, some miles above, the river passes through a fissure in the rocks, which rise on each side 500 feet above the surface of the stream.

Trenton Falls, on West Canada Creek, a tributary of the Mohawk, comprise a succession of rapids and cataracts for several miles, and the bed of the river is frequently narrowed by rocky precipices and overhung with trees, whilst its banks in many places rise perpendicularly to a height of 140 feet. The river, throughout its course, is noted for its wild and picturesque scenery.

Eighteen miles from Saratoga, the Hudson, at Glenn's Falls, rolls over a ledge of rocks into a deep basin seventy feet below. Numerous minor falls exist in various rivers, especially in the northern part of the State, and furnish in many instances motive power of immense importance to the manufacturing interests of the State. In the mountain ranges the weird gorges and the flowery dells have their waters tumbling from dizzy heights and leaping from crag to crag in their haste to reach the level of some neighboring stream. All these are objects of admiration and wonder for the tourist and pleasure seeker. But the greatest and most



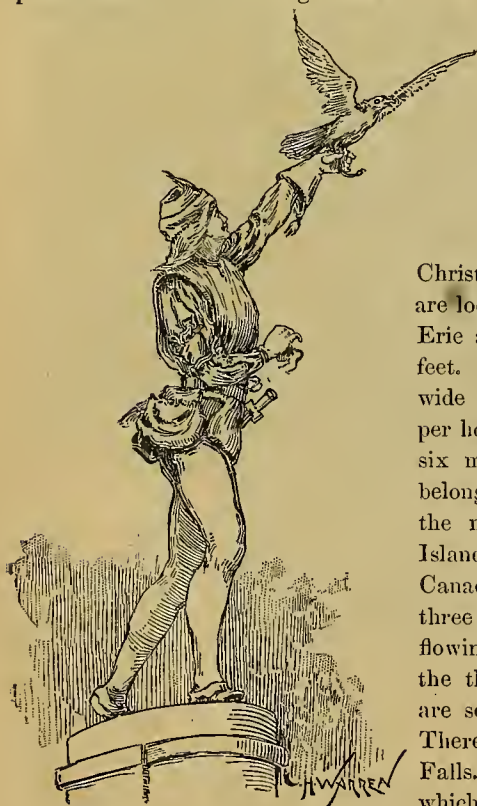
CENTRAL PARK—THE DEER-SLAYER.

attractive—the world's wonder—of waterfalls are

THE FALLS OF NIAGARA,

which have made New York State known throughout every part of the habitable globe, for these falls have not their counterpart in either

Christendom or Heathendom. These falls, as we have already intimated, are located in the Buffalo river, which is the connecting link between Lakes Erie and Ontario. The river is 36 miles long, and the total fall is 334 feet. Commencing at Buffalo the river is there three-fourths of a mile wide and from 40 to 60 feet deep, and flows with a current of four miles per hour. Three miles below Buffalo the river feeds the Erie Canal, and six miles below it widens in its descent towards Grand Island, which belongs to New York, and is twelve miles long and six miles wide. Here the main channel of the river passes on the west side. Below Grand Island and in the main channel, near the Canadian side, and belonging to Canada, is Navy Island, containing 304 acres. Having passed these islands, three miles above the falls, the divided branches of the river re-unite, flowing with rapid current, two miles broad, but narrowing as it approaches the three falls into which the the waters divide themselves. The rapids are so strong two miles above the falls as to entirely prevent navigation. There are three distinct cataracts—Horse-shoe, American and Central Falls. About half a mile above the falls commence the Great Rapids, which, before reaching the falls, have a descent of 52 feet, presenting a grand appearance. At the falls the river is three-quarters of a

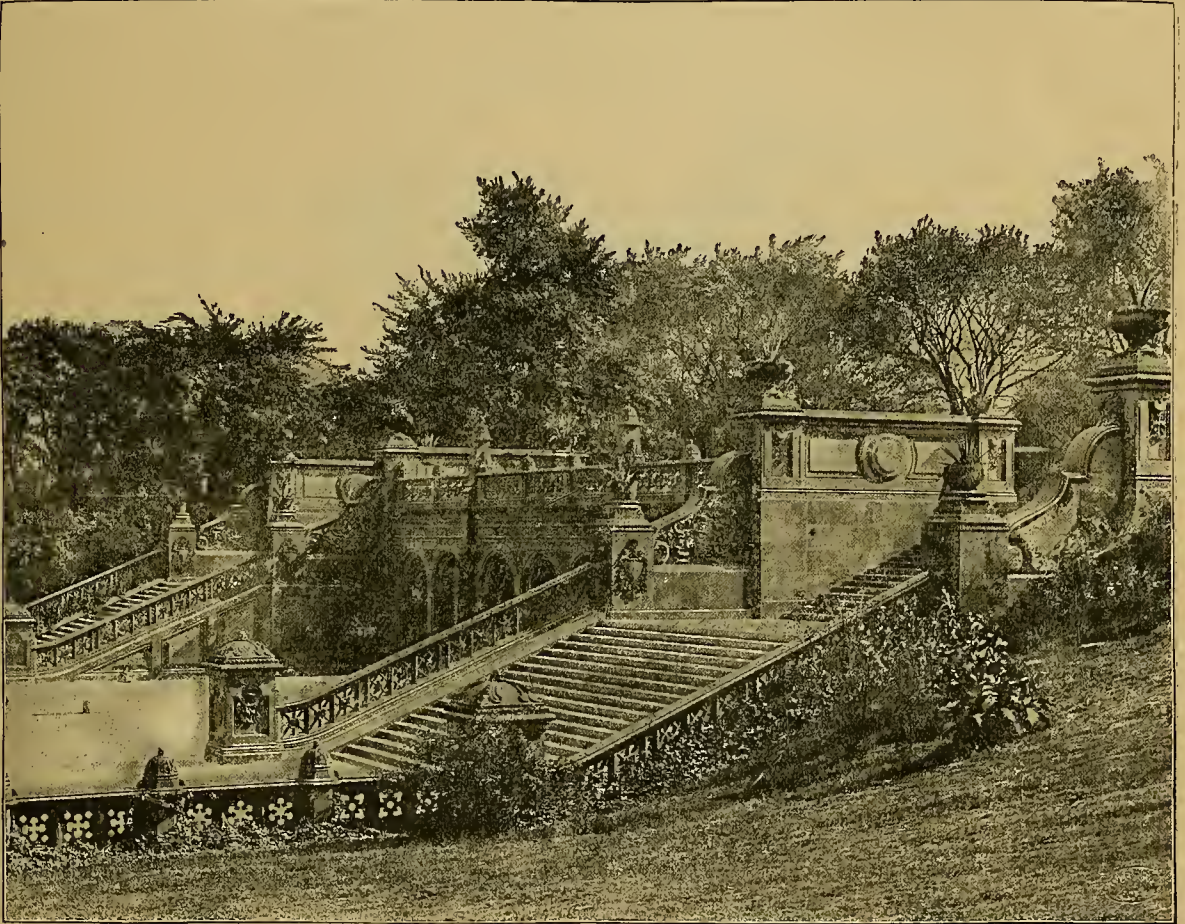


CENTRAL PARK—THE FALCONER.



CENTRAL PARK BEETHOVEN.

mile wide, but is divided by Goat Island, which is nearly midway between the American and Canadian shores. This island in the boiling waters is half a mile long, a quarter of a mile wide, contains 71 acres, and extends to the brow of the precipice, where it presents a mass of rocks, nearly perpendicular, extending from the brink to the bottom of the fall. Owing to the declivity of the bed of the river, before reaching the fall, being greater upon the Canadian side than on the American, to a bend in the river, and to Goat Island being nearer to the American than the Canadian side, by far the greater body of water falls on the Canadian side of Goat Island, or, as it is generally called, Horse-shoe Falls. This is so-called because of its crescent shape. It is by far the largest of the falls, and is 2000 feet wide and 154 feet high. The American Fall is 660 feet wide and the Central Fall 243 feet, each having a fall of 163 feet. The aggregate width of all the falls is 2,900 feet, and



CENTRAL PARK—THE TERRACE AND GRAND STAIRWAY.

the flow of water is unceasing and nearly uniform in amount throughout the year. The weight of water descending over the falls in a single hour is computed to be 100,000,000 tons. At the Horse-shoe Fall the concussion of the descending waters with those in the depths below occasions a spray that veils the cataract two thirds up its height. Above this everlasting and impenetrable foam there rises to the height of fifty feet above the fall a cloud of lighter spray, which, when the rays of the sun are directed upon it, displays solar rainbows grand in their magnificence. The depth of the river above the falls, as near as can be computed, is about 200 feet.

In the rapids above the American Falls, about midway between the shore and Goat Island, is Bath Island, twenty-four rods in length, and containing about two acres. From the shore to this island is a bridge, twenty-eight rods long, crossing the rapids sixty-four rods above the falls. From Bath Island, another bridge,

sixteen rods long, extends to Goat Island. It is recorded that the first white person who ventured to cross the Rapids at Goat Island was Israel Putnam, in 1755. On Goat Island fine views are obtained of the falls. At the south-west angle of this island, on some rocks near the verge of the precipice, and which are reached by a footway called Terrapin Bridge, extending from rock to rock, stands a stone tower, forty-five feet high, and upon its top is an open wooden gallery, whence is afforded a direct view of the seething abyss below. From the front of Goat Island there is a descent of 185 feet to the bottom of the falls by a covered staircase, which was erected by the late Nicholas Biddle of Philadelphia. From the foot of this staircase there are paths for some distance behind the falls.

Behind the Central Fall is the Cave of the Winds, a cavern formed by the decay of the softer substratum rock, while the hard, superincumbent limestone still forms the roof. This chamber is 153 feet long, fifty feet wide and 100 feet high. In front of it the water descending from above is 240 feet in width, and compresses the air to such a degree that a fearful noise continually prevails within this watery cavern, and this is heightened by the foaming spray which rushes along the rocky floor, sweeps up the darkened walls, spreads over the roof and thence falls in drenching showers.

The best and most comprehensive view of the entire falls is obtained on the Canada side at Table Rock. On the American side a descent is afforded by cars on an inclined plane to the shore below, whence a steam ferryboat plies over these foaming and ever restless depths near the falls to the Canadian side, where a winding carriage road is constructed to the heights above. The width of the river here is a quarter of a mile, and its depth 250 feet. The banks of the river below the falls have a gradual ascent for six miles, from which, and other facts, many suppose that the falls have, in the course of ages, receded from below to their present position. This deep chasm is spanned by two suspension bridges, one just below the falls, for passengers and carriages, from which they can be seen to great advantage, and two miles below by the great International Railway Suspension Bridge.

Three miles below the falls is the Whirlpool which is caused by the projection of a rocky promontory on the Canada side, and against which the waters rush with such violence as to occasion a severe reaction and rotary motion, and in it logs and trees are frequently whirled around for weeks in succession. One mile below this whirlpool is an excavation from the side of the bank, about two acres in extent and 150 feet deep. It is known as the Devil's Hole. The river in its descent to Lewiston, seven miles distant, falls 104 feet, and flows with great velocity. Near Lewiston the bank is 310 feet high, but below it diminishes to twenty-five or thirty feet, and holds this height to Lake Ontario. The river falls two feet in its descent from Lewiston to the lake, a distance of seven miles, thus making a total descent of 334 in its course from Lake Erie to Lake Ontario. At its mouth it is defended on the American side by Fort Niagara, famous in history, and garrisoned by United States artillery, and on the Canadian side by Fort George.

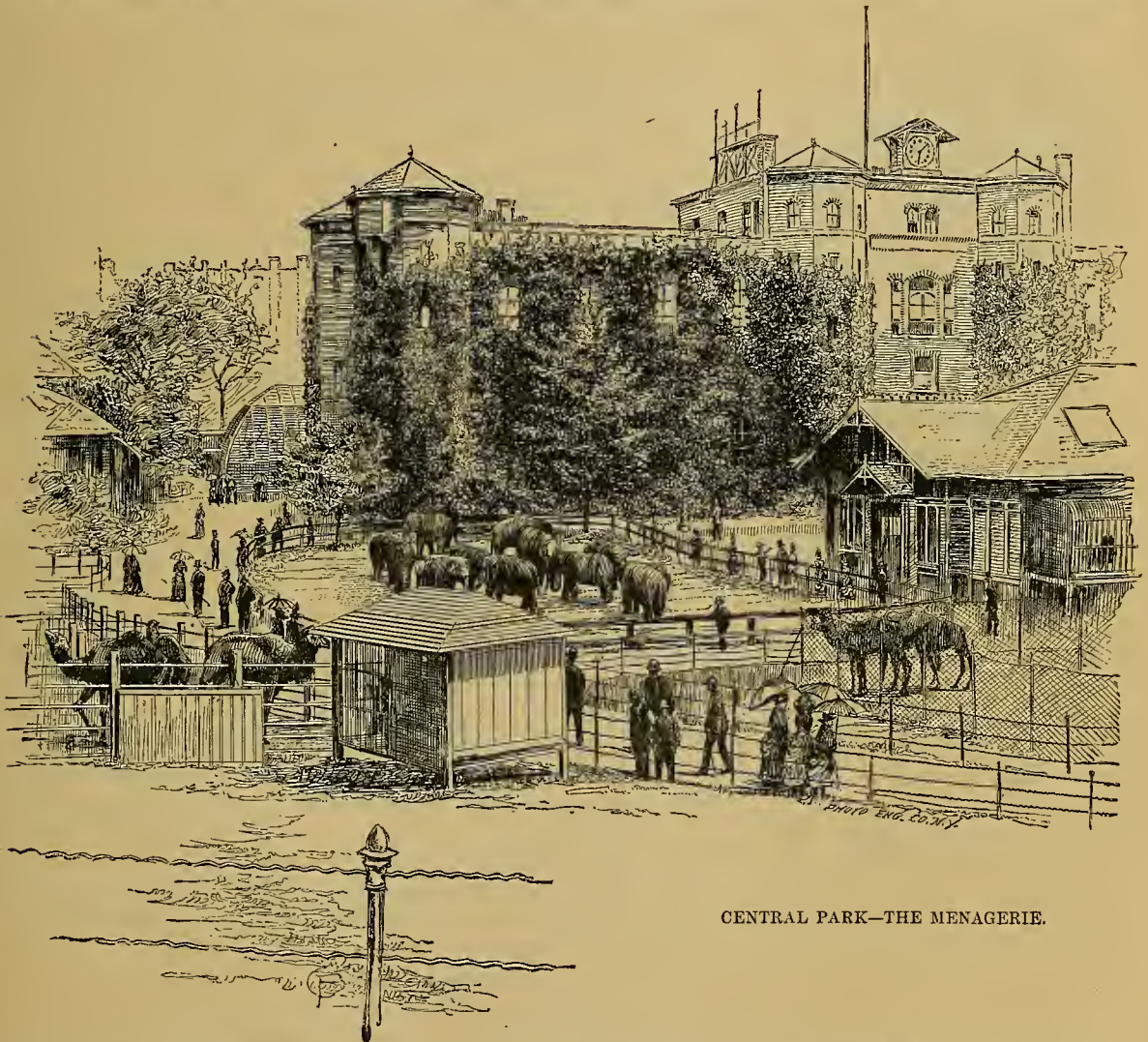
COASTING, LAKE AND INTERNAL TRADE.

America has no State possessing such facilities for external and internal commerce as that of New York. Nature has been profuse in her gifts in this direction, and has given the State an excellent seaward outlet, immense lakes that bound it outwardly, and noble rivers that penetrate to its very centre. The Hudson river, the chain of great lakes, and the Mississippi with its huge branches, lack by nature but two short links, almost ready-made, of one commercial watercourse, sweeping around from south to north, and from west to east, through the whole latitude and two-thirds of the longitude of the United States, draining the larger and richer part of its area with a navigable course of five or six thousand miles, and finding its main outlet at the harbor of New York. The eastern link lacking to this stupendous natural circuit was completed in 1826 by the Erie Canal, and the metropolis of the State and of the country is the commercial delta it has created. The canals of New York State are important features in its economy which distinguishes it from other States. They unite the lakes, rivers and ocean and branch out in every direction, and are invaluable for commercial traffic and manufacturing purposes. Lake Ontario has several important harbors, the most noted of which is Sackett's Harbor, toward the east end of the lake. It is deep and safe, and was an important station during the war of 1812. The harbors of Buffalo and Dunkirk on Lake Erie are also important commercial stations, being the terminus of the two great lines of railroad between the Hudson and the lakes. The harbors of lake Champlain are much used by Canadian traders, and those of Burlington and Plattsburg are fast rising into importance.

The sea coast of New York is nearly all comprised in the shores of Long Island, the largest appendage to the State. These shores contain a few harbors or inlets, but none that are much frequented by shipping. The bay and harbor of New York constitute the great depot of the commerce of the State and much of that of the entire country. Easily accessible, perfectly safe, capacious enough for the navies of the world, and never wholly obstructed by ice, New York has advantages possessed by no other port. This is the

MAGNIFICENT MARINE GATEWAY

of the glorious New World, through which the surplus population of Europe chiefly enters into the "Promised



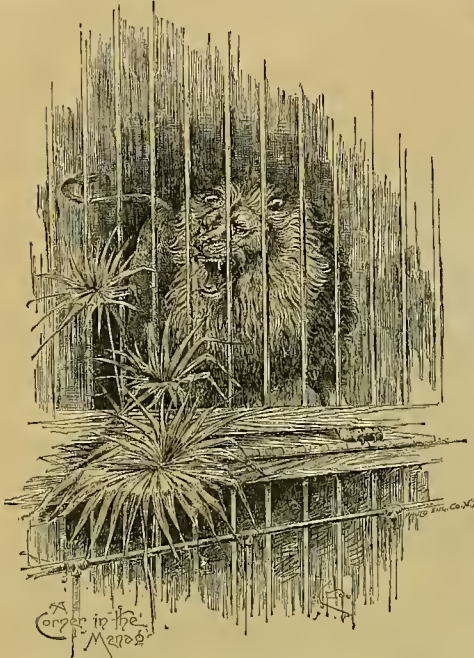
CENTRAL PARK—THE MENAGERIE.

Land." M. Ampère has put on record his opinion that the three grandest commercial scenes in the world are the Thames between London and Greenwich, the docks of Liverpool, and the two river-banks of New York, where one may walk for hours between a range of buildings and a range of ships. The harbor has been pronounced by travellers who have visited all parts of the habitable globe to one of the most beautiful in the world, and to have but one successful rival on the Atlantic ocean—the harbor of Rio de Janeiro. The harbor of New York consists of two bays, known as the Lower New York Bay and New York Bay. The lower bay opens directly into the ocean, and is formed by Sandy Hook and its bar. It is eighteen miles from the city, and may be crossed by two deep ship-canals from 21 to 32 feet deep at ebb tide, and from 27 to 39

feet at the flood, thus admitting ships of the greatest draught. From this bay the harbor proper—New York Bay—is entered by the magnificent gateway of the Narrows, formed by the approach of the opposite shores of Staten Island and Long Island to within a mile of each other. Nature in one of her bountiful moods formed here a gateway through which no hostile fleet can pass that is not impregnable to shot and shell. On the Long Island side are Fort Lafayette, on a reef of rocks 200 yards from the shore, and the far-reaching outworks of Fort Hamilton with its hundred guns, many of which are capable of throwing shot weighing a thousand pounds against the side of a ship. On the western, or Staten Island, shore are Forts Wadsworth (formerly called Richmond) and Tompkins, the latter located on the heights, and the former on the water's edge. Wadsworth

is the second strongest fort in the Union, and it can sweep the whole strait with its guns. To pass up through the bays to New York City from the ocean a hostile fleet would find it no pleasurable picnic. The cannonade of the lunette and redoubts on Sandy Hook would be first encountered, next the missiles of 400 pieces of heavy artillery at the Narrows, and after these the pounding of 300 guns on the forts of the inner harbor, to say nothing of the firing of the American fleet and the explosion of torpedoes that would line the narrow channel.

New York Bay is from $1\frac{1}{2}$ to $5\frac{1}{2}$ miles broad,—averaging 3 miles,—8 miles long, and about 25 miles in periphery, forming a basin of capacity sufficient to receive the navies of the world. This bay communicates with Newark Bay through the river Kill-von-Kull on the west, separating Staten Island and Bergen Point. From the inner harbor also stretch the Hudson and East Rivers. The inner defences of the harbor consist of batteries on Bedloe's and Ellis' Islands, on the west side of the bay; and on Governor's Island, 3,200 feet from the city, are Fort Columbus, in the form of a star, commanding the south side of the channel; on the south-west point, Castle William, a round tower 600 feet in circuit and 60 feet high; and on the south-west side, South Battery,



commanding the entrance through Buttermilk Channel. The entrance from the sound to the East River is defended by Fort Schuyler, on Throgg's Neck. Besides the defences mentioned, the whole of the surrounding heights of the bay could, in the case of war, be readily fortified, and Castle Garden and the Battery Esplanade would furnish ready-made sites for an extensive armament. No port in the world could be more easily placed in a condition of defence. The width of the North, or Hudson River is one mile to Jersey City at the ferry and one and a half miles to Hoboken. The width of the East River is from one-third to half a mile. At the South Ferry it is 1300 yards, at Fulton Ferry 731 yards, and at Catherine Ferry 736 yards. Both the inner and outer harbors present enchanting views. The one is bounded with charming effect by the high wood-clad hills of Neversink, the popular beach resorts of the north New Jersey coast, and the summer cities on Coney Island. The inner harbor is rich in varied scenery, and, besides all the natural beauty of the location, there cannot be a finer spectacle than is presented in the great city spread before it, with its piers crowded with a dense forest of masts bearing the flags of all nations, the shipping at anchor in mid-stream, and the countless steamboats and vessels flitting about hither and thither with the greatest activity.

The North (or Hudson) and East Rivers are lined by substantial wharves, with notable exceptions, however, and supporting in some instances dingy looking sheds, etc. Yet alongside these weather-beaten and uninviting-looking wooden docks the largest commerce in the world is moored, and the harbor and rivers are open to traffic at all seasons, even when the bays and rivers much farther south are frozen up. That the bay and rivers here are kept open for navigation is due to strong currents and to the constant agitation of the water by the tides and numerous vessels that are moving to and fro continuously. The rise of the tide in the harbor is nearly seven feet and at Albany two and one-half feet. Going northward the rise of the tide increases, and in the Bay of Fundy is ninety feet, the maximum of the coast. Southwardly it decreases, and in the Gulf of Mexico is but eighteen inches. The Hudson and East Rivers are connected at the upper end of New York

City by the Harlem River. These rivers, and notably the Hudson River, appropriately called the American Rhine, possess great natural beauty apart from the irregular and unattractive wharves supported on piles and in various conditions of preservation or dilapidation at New York City. On the North River are eighty piers, and on the East River seventy, and the total available water-frontage of New York, not reckoning the New Jersey and Long Island shores, which are fully used for the accommodation of the shipping interest of the city, is $24\frac{3}{4}$ miles. The attractions to the stranger, as he approaches New York City from the harbor, are

THE STATUE OF LIBERTY AND THE BROOKLYN BRIDGE.

The Statue of "Liberty Enlightening the World" stands on Bedloe's Island. It is the creation of M. Bartholdi, and is the gift of the French people to America. The cost was \$250,000, and the gift was received on Bedloe's Island in June, 1885. Through the efforts of the New York *World* over \$100,000 were raised by subscription to provide the pedestal and to erect the statue thereon. The following are the dimensions of the great work :

	<i>Ft.</i>	<i>In.</i>		<i>Ft.</i>	<i>In.</i>
Height from base to torch.....	151	1	Tablet, width.....	13	7
Foundation of pedestal to torch.....	305	6	Tablet, thickness.....	2	0
Heel to top of head.....	111	6			
Length of hand.....	16	5	DIMENSIONS OF THE PEDESTAL.		
Index-finger.....	8	0			
Circumference at second joint.....	7	6	Height of pedestal.....	89	0
Size of finger-nail.....	13x10 in.		Square sides at base, each.....	62	0
Head from chin to cranium.....	17	3	Square sides at top, each.....	40	0
Head thickness from ear to ear.....	10	0	Grecian columns above base.....	72	8
Distance across the eye.....	2	6			
Length of nose.....	4	6	DIMENSIONS OF THE FOUNDATIONS.		
Right arm, length.....	42	0			
Right arm, greatest thickness.....	12	0	Height of foundation	65	0
Thickness of waist.....	35	0	Square sides at bottom.....	91	0
Width of mouth.....	3	0	Square sides at top.....	66	7
Tablet, length.....	23	7			

The statue weighs 450,000 pounds or 225 tons. The bronze alone weighs 200,000 pounds. Forty persons can stand comfortably in the head, and the torch will hold twelve people. The total number of steps in the winding stairway which leads from the base of the foundation to the top of the torch is 403. From the ground to the top of the pedestal there are 195 steps. The number of steps in the statue, from the pedestal to the head, is 154, and the ladder leaning up through the extended right arm to the torch has 54 rounds. The electric light in the inside of the torch-lamp aggregates 50,000 candle power, and at the base of the statue 30,000 candle power, being 80,000 candle power in all. The entire electrical plant is the gift of President Goff, of the American System. The entire cost of the work from beginning to end is estimated at \$700,000. The Statue of Liberty is the tallest statue in the world.

Brooklyn Bridge is the greatest work in bridge-building the world has ever seen. The construction began in 1871, and the bridge was opened May 24, 1883, the total cost of the erection having been \$15,000,000. The work was conceived by John A. Roebling, and it was built from his plans. In the progress of the work he had his foot crushed, lockjaw supervened and he died. He was succeeded by his son, Colonel Washington A. Roebling, who, in the caissons, contracted a mysterious disease that had proved fatal to several workmen, and he was rendered a hopeless invalid. The bridge unites the cities of New York and Brooklyn. Its length is 5,989 feet and its width 89 feet. It is suspended from two massive piers, 287 feet high, by four steel-wire cables, each sixteen inches in diameter. In the centre of the bridge is an elevated promenade, on each side of which is a railroad-track for passenger-cars, propelled by a stationary engine. Outside of the railroad-track, on

each side, are the road-ways for vehicles. From the under side of the bridge, in the centre, to the water, is 135 feet. The piers rest on caissons of yellow pine, iron, and concrete, sunk in the bed of the river. There is wire enough used in the cables to stretch nearly two-thirds of the way around the world. Foot-passengers are charged one cent and railroad-passengers three cents each. Last year the bridge was crossed by 27,436,707 persons, of whom 2,965,400 walked. The receipts were \$755,690, the railroad taking in \$673,580, the carriage-way \$64,518, and the promenade \$17,592. Four "cranks" seeking notoriety, have jumped from the top of the bridge, and one lost his life. Last year a young painter, working on the under side of the bridge, fell into the river, and was picked up little the worse for his "ducking."

THE SHIPPING AND COMMERCE OF THE METROPOLIS.

As a stranger approaches the water-front of the great metropolis he is soon made acquainted with scenes and incidents that have no common fascination. Among the dilapidated-looking old piers, and out on the rivers, are vessels of all kinds and descriptions. Perhaps no part of the water-front is more attractive than those quays



CENTRAL PARK—THE LAKE.

on the North River where lie moored the immense ocean steamers that bring us thousands of tourists and immigrants and the most valuable freight from all parts of the Old World. By the sides of these, and extending as far as the eye can carry along the northern and eastern piers, are the neat, trim steamships engaged in carrying commerce between the great metropolis and the Southern ports—Richmond, Charleston, Savannah, New Orleans, Galveston, Bermuda, and Mexico; and also Havana, Hayti, Jamaica, Trinidad, the Bahamas, and the ports on the Spanish Main. Here, too, are hundreds of ferry-boats and excursion-vessels, coasting-steamers, oyster-barges, market-boats from up the Hudson and Long Island Sound, canal-boats from Western New York, colliers from the historic Delaware, fishing-smacks and passenger-boats from the Old Bay State, and gallant craft from Canadian shores. At the southern end of the East River water-front the canal-boats which receive

their freight from the Erie Canal "do most congregate," carrying a large floating population of boatmen's families, and weighted with the rich products of the West. By day and night the New York waters present a most animated and attractive sight, and particularly on a bright moonlight night, when the water has the appearance of rippling silver, and lights of many colors flash far and near from every description of moving craft, including the ever-busy squat ferry-boats, skipping swiftly like so many enormous turtles on the surface of the "briny" from shore to shore.

All this never-ceasing activity betokens business—business of a solid and substantial character, the receipt, storage, handling, and despatching of the On and behind the crazy old jetties and worm-dilapidation, and in the massive towering of the city, and that stand as a background flags, are concentrated the products of every showing the like of which no other port or

commerce of every clime and of every kind. eaten wooden docks, picturesque in their very buildings locked together on the sloping sides to the attractive display of masts, rigging and land and sea; and here is a commercial nation in the world can boast.

WHITE MEN HUNTING

If Verrazano, the Florentine, in the Bay in 1554 it was to little effect, for the cal purposes, a blank until Henry Hudson, sailed up the Hudson as far as Albany, in "north-west passage" in the interests of trade. that the Dutch came, saw, and remained; came, conquered, and kept up dominion until merical freedom that the "sovereign people" bondage, and founded the greatest and most beheld. The metropolis of the Empire State, eminence as the chief commercial port in was graded as holding only third or fourth the now quiet, staid, fashionable Newport Philadelphia took precedence of New transactions. In 1678, the then gover-wrote of the colony: "Our merchants planters about 2000 able to bear arms, except in and near New Yorke, of Dutch few servants, much wanted, and but very provisions of all exported yearly pease, beefe, pork, etc." Nearly a in 1774, Governor the annual amount Britain was £130.- produce thus ex- wheat, Indian barley and buck- ber and lumber,

FOR TRADE AND HOMES.

service of France, did discover New York history of New York State was, to all practi-the Englishman, in the service of the Dutch, 1609, in search of the yet undiscovered It was, therefore, in the interests of commerce it was in the same interests that the British ejected; and it was in the interests of com- arose in their majesty, threw off the yoke of prosperous Republic the world has ever however, has not always held its present the country. There was a time when it rank. Boston was in the forefront; and came second in importance; and even York in the extent of its commercial nor of New York, the notorious Andros, are not many, but with inhabitants and old inhabitants of the place or of England, extraction, and some few of all nations, but few slaves;" and "Our produce is land sorts, as of wheate, about 60,000 bushells, and some fish, tobacco, hundred years later, Tryon reported that of the exports to Great 000 (\$650,000), the ported consisting of corn, oats, rye, peas, wheat, live stock, tim- flour pork, beef, etc."



STATUE OF LIBERTY.

Hudson found the island of Manhattan, now New York City, covered with forest and populated by a fierce and warlike tribe of Indians called Manhattans, and the banks of the stream which has ever since borne his name, in the possession of the Mohawks, a formidable and warlike tribe. In 1610, the year following the visit of Hudson, a ship was sent from Amsterdam to trade with these Indians, and other voyages were made during the succeeding years. In 1613 small trading posts were erected on the river, and several houses were

built on Manhattan Island. On the 29th of March, 1614, their High Mightinesses the States General of the United Netherlands passed an ordinance granting to all original discoverers of land in North America the exclusive privilege of making four voyages to each, for the purposes of trade. Under this ordinance five ships were despatched the same year by a company of merchants. They explored extensively the coast of New York. The country extending between the Connecticut and Delaware Rivers received the name of New Netherlands, and the exclusive right to trade there for three years, from October 11, 1614, was granted to the discoverers, who, upon the passage of this grant, formed themselves into a company, called the United Netherlands Company. This company built, among other forts, one on the southern point of Manhattan Island and one at Albany. The grant expiring in 1618, the company petitioned for its renewal in vain. Private traders, however, continued to visit the country for the purposes of traffic. In June, 1621, an armed mercantile asso-



HIGH BRIDGE OVER HARLEM RIVER.

ciation was chartered as the Dutch West India Company, and this corporation, on the 20th of June, 1623, sent out a ship called the New Netherlands to their newly acquired possessions. In 1624, Peter Minuit, having been appointed director of these possessions, came from Amsterdam with several families of Walloons, inhabitants of the frontiers of Belgium and France. These settled on a bay of Long Island, and it was called from them Wahlebocht, or bay of foreigners, a name since corrupted into Wallabout. The government was vested in the director and a council of five. The important officer of the colony was the Schout Fiscal, who filled both the offices of sheriff and attorney-general. Under the superintendence of these authorities the trade of the colony prospered. In 1626 Staten Island was purchased of the Indians, and in the same year Manhattan

Island was purchased with goods valued at twenty-four dollars. The fort upon the island received the title of Fort Amsterdam, and the colony that of New Amsterdam. Though the island remained a mere trading post for a few years, it had now entered upon that career which has culminated in a city ranking third in the world in extent and population, and the first in commerce.

In 1632 Minuit was recalled, and the government of Wouter Van Twiller installed; and after a lapse of five years of mal-administration, Van Twiller was succeeded by William Kieft. During the administration of Van Twiller, difficulties arose between the English settlers on the Connecticut River and the Dutch authorities, the English claiming, and the Dutch denying, the region watered by the Connecticut. In 1638 the restrictions which had previously been placed upon trade by the Dutch West India Company were taken off and free traffic encouraged. This step gave a new impulse to emigration. Persecution, too, drove many colonists from New England and Virginia to settle among the more tolerant Dutch, and in the meantime the aggressive disposition of the English continued. The Dutch colonists had also discontented Indians to deal with. The latter saw with daily increasing envy and dislike the heritage of their fathers thus falling from them. War was the consequence, and for five years it desolated the colony. In 1645, Peter Stuyvesant, whose name is inseparably associated with the early history of New York, became the governor, and only terminated his administration by the capture of his colony by the English on the 6th of September, 1664. It was then that the present busy island of Manhattan and the whole colony took .

THE NAME OF NEW YORK,

out of compliment to the Duke of York, to whom the conquered colony was granted by his brother, the King of England. Colonel Nichols was appointed governor, and he, on June 12, 1666, granted a charter to the city of New York. The Dutch, however, recaptured the colony on August 7, 1673, and they at once changed the name of New York City to New Orleans, and that of Albany to Williamstadt, with Captain Anthony Colve as governor. The colony, however, was not destined to be Dutch, for by the treaty of February 9, 1674, it was restored to the English, and in the following autumn, as the representative of the Duke of York, Colonel Nichols again assumed position as governor and restored to the place the name New York. In 1685 the duke ascended the English throne as James II., but the Revolution of 1688 cut short his reign and he was succeeded by William III. and Mary as heritors of the throne. In the year succeeding this event an insurrection was raised by Jacob Leister, who overthrew the unpopular administration of Nichols, and strengthened the fort in New York City by a battery of six guns outside its walls. This was the origin of the "Battery," of which more anon. Leister, however, was in 1691 seized and executed for treason and murder. From this time on no important event transpired until 1741, when an alleged discovery was made of a plot on the part of slaves—for New York was early engaged in the slave trade—to burn the city and murder the white colonists. Twenty negroes were hanged, a lesser number were burned at the stake, and seventy-five were transported. Three years later war was declared between England and France, and the colonists of New York and New England attacked the French fortress at Louisburg. In retaliation the Indians in the pay of the French harassed the New York colonists so seriously in 1746 that it was determined to attack Crown Point and Niagara, and to capture Quebec. To this end New York raised \$200,000. The enterprise proved successful, and led to peace, having been secured by treaty between the French and English in 1748, the colony prospered for a few years, and it had barely recovered from the wars when, in 1754, the French resumed hostilities, and they were not quieted until their power was crippled and they were compelled to surrender their possessions east of the Mississippi on September 8, 1759.

THE REVOLUTION.

Five years had barely elapsed before the colonists, who had been spending their treasure and blood for British conquest, were eager to take up arms, and they subsequently did successfully, against English dominion in the colonies. The imposition of the Stamp Act in 1764 and the other atrocities of the British Government which followed it led to that famous struggle for independence with which every school-boy is so familiar that it need not be enlarged upon here. The colonists of New York were amongst the first to resist the oppression. In 1765 the "Sons of Liberty" were organized to oppose the Stamp Act, and in October of the same year a

congress composed of delegates from the colonies of the New England and Middle States met in New York City to take into consideration their grievances. South Carolina had also delegates here. This congress made declaration of the privileges and rights of the colonists. Liberty-poles had at this period been frequently erected in New York City, and as often been destroyed by the British soldiery. In 1770 a meeting of three thousand citizens resolved not to submit to British oppression; and in 1773 a Vigilance Committee was formed to resist the landing of taxed tea; and in the following year the committee sent back to England a tea-laden vessel, and from another ship they threw eighteen chests of tea overboard. In April, 1775, a provincial convention met at New York City, and elected delegates to the second congress. The colonists of Massachusetts, however, had struck the match of the Revolution, and the news of the battle of Lexington caused great excitement in the city. The arms of the city were ordered to Boston, but before they could be shipped they were seized by the authorities. The war had now commenced, and the fortunes of the Continental army from this time to the acknowledgment by England of the will of the "sovereign people" were various. In the State of New York were fought many of the famous battles of the period—those of Brooklyn Heights, Harlem Heights, Bemis Heights, Stony Point, Ticonderoga, Fort Schuyler, Stillwater and Saratoga, at the last of which General Burgoyne sur-



VIEW OF NEW YORK HARBOR.

rendered to the Americans. On the 18th of September, 1776, as a result of the disastrous defeat of the American troops, under General Washington, on Long Island, New York City fell into the hands of the British troops, who held it until the 26th of November, 1783, when they evacuated it—an event still annually celebrated under the name of "Evacuation Day." New York City then became the capital of the State and seat of the government of the United States. As the State capital it held the distinction from 1784 to 1797, and as the capital of the nation from 1795 to 1798. In the latter year the adoption of the National Constitution in the previous year at Philadelphia was celebrated in grand style in New York; and on April 30, 1789, Washington was inaugurated at the old City Hall, which stood on the site of the present Treasury Building, as the first President of the United States. Prior to this—on March 12, 1777—a constitution for the State of New York was reported by a committee of the provincial congress, and on the 20th of April following was adopted as the basis of government. Under this new constitution George Clinton was elected governor. As already stated the seat of the State government was in New York City until 1797, when it was transferred to Albany. When the English soldiers had been ousted, the citizens turned their attention to internal improvements and to the development of their commercial facilities by improving the navigation of the Hudson and Mohawk rivers and opening canals to Lake Champlain and Ontario. But many of the projected improvements were interfered

with and delayed by the renewal of hostilities with England in 1812, and which lasted until 1815. In this struggle the State of New York contributed of her best blood and treasure.

THE REBELLION.

When the tocsin of rebellion against the Union was sounded in the South in 1861, the patriotic citizens of the Empire State were prompt and decisive in meeting the foe. Barracks were speedily erected on the public squares of the metropolis; immense fleets left the port with vast armies of men for the southern coasts, and 116,382 stalwart sons of New York went into the field to do battle for the preservation of the Union. In 1863, however, when the Confederate armies were sweeping victoriously into the Northern States, the militia regiments which had been retained in the city in the interests of order were despatched to give relief to the hard-pressed Federal forces. Then the thieves and cutthroats in the city came from their haunts and established for a time a reign of terror. Wherever a soldier or a negro was found he was killed, and mansions and stores were plundered and robbed on every hand. For several days the marauders held high carnival, indeed, until troops could be brought back to the city, when, before an unsparing use of the bayonet and grape-shot they either succumbed or hurried into their hiding-places. Since that terrible day the metropolis and its sister cities of the State have done homage by statues to the memory of the brave sons who fell in the internecine conflict, and to-day the State offers, as the great portal of a mighty continent, a haven of refuge for the down-trodden and oppressed, and a home for the skilled, diligent, and ambitious of the nations beyond the seas.

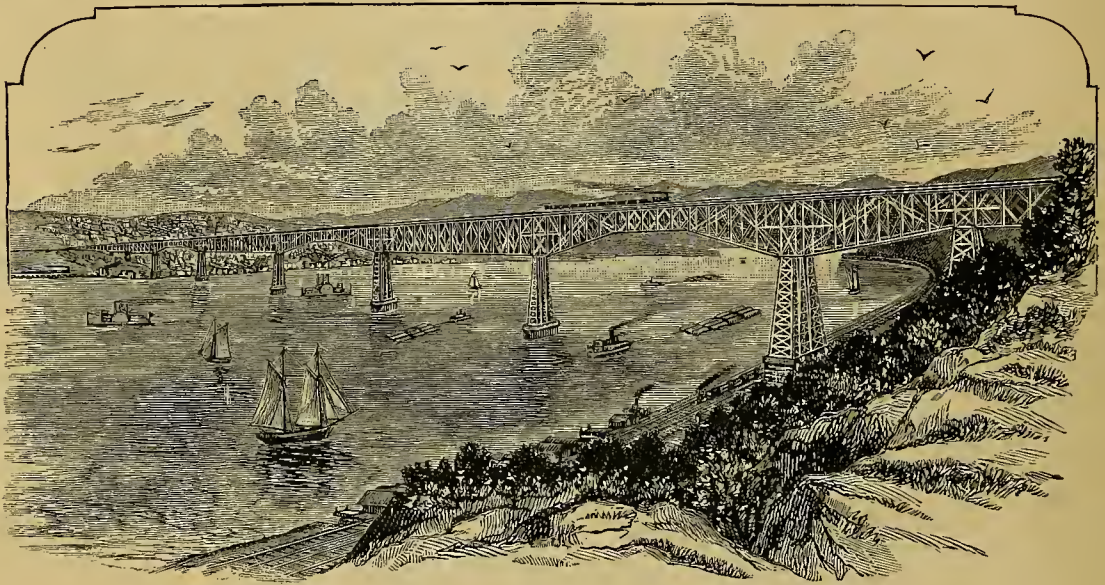
THE GREAT METROPOLIS.

The people of New York State justly feel proud of their chief city, the principal and most populous commercial centre in the land; indeed, it is the pride of every community in the Republic. It is the Mecca to which all Americans wend as opportunities serve, where men of wealth and women of fashion congregate, and where inducements are offered to the diligent and thrifty of other lands to come and share in the free institutions and in the development of the resources of the great Republic of the West. But let us take a peep into the great city which receives and despatches thirty thousand vessels a year, and which upwards of three hundred thousand immigrants arrive annually.

The city comprises the whole of Manhattan Island, Blackwell's, Ward's, and other islands in the East River, and the harbor, and of what is termed the "annexed district," north of the Harlem River. The island of Manhattan until 1874 comprised the city limits. The island contains an area of 14,000 acres, is about $13\frac{1}{2}$ miles in length on one side and eight on the other, is $1\frac{3}{8}$ miles broad on an average, the width varying from a half to two and a quarter miles, and is bounded at its northern extremity by the Harlem River and Spuyten Duyvil Creek, confluent tidal channels connecting the East and the Hudson rivers. In 1874 the "annexed district," containing 12,500 acres, and including twenty villages, was added to the city. The city now has an area of $41\frac{1}{2}$ square miles. Its extreme length is 16 miles, and its greatest width, from the mouth of the Bronx to the Hudson, is $4\frac{1}{2}$ miles. On the north the city is bound by Yonkers, on the east by the Bronx and East Rivers, on the south by the bay, and on the west by the Hudson River. The island was originally much diversified, and in its upper portion, where least populated, it still retains somewhat of its original character. With the increase of population, improvements have been made according to a uniform system in laying out avenues and streets, grading them, providing sewerage, etc. The ground rises from the East and North Rivers with a gentle ascent, thus forming a central ridge throughout the entire length of the island. A considerable portion of the lower part of the city, particularly that near the rivers, is made ground. The Battery, a public park of ten acres, at the southern extremity of the city, was built upon a low ledge of rocks, much beyond the original water-line. The soil, for the most part, is a sandy alluvium, and less fertile than in many other parts of the State. Its basis is principally gneiss, but the north part of the island is composed of granular and primitive limestone, which is much quarried. On the west side of the city, not far from the Hudson River, between Fifth and sixtieth streets, and in some other parts, a number of streets are cut through this limestone.

In this leading city of the American continent are 100,000 buildings 70,000 of which are located between Fifty-ninth Street and the Battery. Of these buildings 25,000 are used for business purposes and 77,000 for dwellings, and 140 are fire-proof. Not only in shipping but in manufactures New York takes the lead, and

Philadelphia occupies the second position in this respect. It appears from the census of 1880 that the value of articles manufactured in the city during the year was \$472,926,437. There are 11,000 factories, one-fourth of which are engaged in making clothing, cigars, furniture, and in printing. Clothing establishments to the number of 950 produce annually clothing worth \$78,000,000; 540 printing and publishing houses turn out yearly \$24,000,000 worth of goods; 761 factories produce cigars worth \$18,000,000; and 300 factories make \$10,000,000 worth of furniture. The city is eminently a cosmopolitan one, and its population includes the people of every clime, color and tongue. According to the census of 1880 there were then in the city 1,206,299 inhabitants, of whom 727,629 were American-born, and 478,670 of foreign birth. Of these, 198,595 were from Ireland, 29,767 from England, 8,683 from Scotland, and 929 from Wales. Natives of Germany numbered 153,482; Italy, 12,233; France, 9,910; Russia, 4,551; Spain, 669. There were 17,937 New-Jersey-born New-Yorkers; 11,055 from Pennsylvania; 10,589 from Massachusetts; and Chinese in strong force. The general plan of the city is regular. In the lower and principal business portion the streets were laid



HUDSON RIVER BRIDGE AT POUGHKEEPSIE.

out to suit the shape of the island, and though the plan is not uniform, its general divisions are regular, with street crossings at right angles. At Houston Street—one mile from City Hall and $1\frac{3}{4}$ miles from the Battery—commences the uniform plan of avenues and streets. Above this point the entire island is divided longitudinally by fourteen parallel avenues, 100 feet wide, which are crossed at right angles by nearly two hundred streets, numerically designated, running direct from river to river. These streets are eighty feet wide, except sixteen, which are a hundred feet wide, of which Fourteenth is the first that extends directly across the island. The principal thoroughfare is Broadway, which occupies the central ridge of the island, extending from the Battery northwardly in a direct line for $2\frac{1}{2}$ miles (to Tenth Street), where it makes a deviation, and again deflects at Fourteenth Street, whence it assumes a slightly crooked course as far as Central Park, the whole distance being five miles. From this point Broadway continues, but has been given the name of a boulevard. This is one of the finest business streets in the world, and it is lined its entire length with magnificent blocks of stores and offices, and is thronged with the merchants of this and other communities, and with thousands of vehicles of all kinds.

Of the entire population of the city, 1,206,590 in 1880, about 56 per cent. may be classed as Americans, 25 per cent. of British Islanders (chiefly Irish), and 16 per cent. of Germans, the remaining 3 per cent. being made up of French, Italians, Poles, Swiss, Swedes, Cubans, Russians, Danes, Spaniards, Norwegians, Belgians, Chinese, Mexicans, Turks, etc.

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The Battery, located at the foot of Broadway, at the most southerly end of New York, and where the island of Manhattan narrows to an obtuse point towards the harbor, is an historic spot and one of the best known in the city. What the hallowed rock at Plymouth is to the descendants of the Puritans who stepped from the Mayflower upon American soil, the Battery is to the surviving representatives of the Knickerbockers, the Van Rensselaers, and the other Dutch founders of the New Amsterdam, for here it was that the pioneer settlers first touched the soil of Manhattan and made acquaintance with the Indians then in possession. The extreme point of the Battery was then a small island separated from the mainland, and the intervening space was filled up and given the solid appearance it now presents. Here the first Dutch settlers erected, in 1614, four houses and a small fort, and in 1689, when the insurrection broke out against the administration of Nichols, the representative of the Duke of York, the fort was strengthened by a battery of six guns outside its walls. This was the origin of the "Battery," a name which has ever since clung to it, and probably will for all time. The Battery of to-day, with its twenty-one acres of park land, studded with trees, its verdant lawns intersected with serpentine walks, and its fine promenade around the substantial sea-wall, is not revered by the patriotic New Yorker merely as the Plymouth Rock of his fathers, but as a spot associated with incidents indissolubly bound up with the early history of this favored land, with the struggles of its people against foreign dominion, and as the "Golden Gate" of the "City of Refuge" for the downtrodden and oppressed of the despotic powers of Europe. Hereabouts America's first aristocracy built their substantial mansions, and ere commerce began to make an advance upon it and its immediate surroundings, it was truly a delightful location in which to dwell, for from here, as one looked down the shining bay, the view was enchanting even to the most unpoetical and the indifferent to nature's charms. Then the sunsets, as seen from here, were, as they are now, full of rare splendor.

We give herewith an illustration of the harbor from the Battery, and another of Battery Park and Castle Garden. In the memorable struggle for independence the British frigates, *Rose* and *Phoenix*, with their decks protected by sand-bags, ran, in July, 1776, by the roaring Battery and up the Hudson, firing broadsides into the city. When the struggle was over, and Great Britain acknowledged the independence of that which had been the brightest colonial jewel in her crown, it was from the Battery, on Nov. 25, 1783—a day still celebrated as Evacuation Day—that the British soldiers, under the command of Sir Guy Carleton, embarked for their own dominions.

On the water-front of the Battery is Castle Garden, a quaint-looking old building, which for years has been the chief gateway through which millions of self-exiled Europeans have made their entrance into the New World, and become acquainted with the metropolis of the Great Republic of the earth. Castle Garden is a circular brick structure, with a history of its own. It was originally erected under the title of Castle Clinton, as a fortress, in 1807 by the National Government, who gave it to the city in 1823; subsequently it was converted into a summer-garden and opera-house; hence its name Castle Garden. It has often been the scene of great civic "pomp and circumstance;" within its walls warriors and statesmen, now historic personages, were wont to be banqueted and have their glories fulminated; and within its gray interior the celebrated songsters of a past age discoursed sweet melody to the lovers of music. Here a great ball was held in 1824 in honor of the Marquis Lafayette; here, in 1832, President Andrew Jackson, and in 1843, President Tyler, were given popular receptions; and here, in later days, the grand voices of the late Jenny Lind, Sontag, Parodi, Mario, and of many another famous singer, were heard.

In 1855 it became the immigrant depot for the reception of incomers from Europe, and to here barges bring from the ocean steamships, as they arrive in the river, men, women, and children of all nations, in every variety of costume and of every tongue. Here the ethnologist may find for study, groups of different types of mankind that he can nowhere else in the whole wide world meet with duplicates of. The last published records show that during the year ending December 31, 1886, 300,918 immigrants passed through Castle Garden. As many as 476,086 have been received here in a single year.

New York City is not only the centre of commerce but the centre of wealth, and it is the great monetary

mart of the country. It is rich in palatial edifices, and wealthy in handsomely laid out parks, its principal one, Central Park (illustrations of which are given in these pages), being one of the most extensive and picturesque in this or any other country. Fifteen million dollars have been spent in converting a region of swamps, thickets and ridges, disfigured with heaps of cinders and rubbish, and dotted with the squalid shanties of degraded squatters, into the beautiful and popular park it now is. The park extends from Fifty-ninth Street to One Hundred and Tenth Street (over $2\frac{1}{2}$ miles), and from Fifth Avenue to Eighth Avenue (over $\frac{1}{2}$ mile), covering 862 acres, of which 185 are in lakes and reservoirs, and 400 in forests, wherein over half a million trees and shrubs have been planted. There are nine miles of roads, $5\frac{1}{4}$ of bridle-paths, and $28\frac{1}{4}$ of walks. The landscape architects of the Park were Frederick Law Olmsted and Calvert Vaux. Upwards of 12,000,000 people visit the Park every year, half of them on foot, and the rest in carriages.



"MAD ANTHONY'S CHARGE."—HUDSON.

The future of New York City, from its unexceptional location, is assured, and from the present may spring a colossal city, rivalling London itself in population. To substantiate this, we have only to observe the immediate country surrounding the city. Brooklyn has long been simply the habitable quarter of New York, nearest to business and cheapest for residence. The New York elevated railways, which would have thrown that quarter into the distance, are balanced by the great Brooklyn Bridge and its steam transit, and the prospective Blackwell's Island Bridge. Brooklyn has already about three-quarters of a million inhabitants, and it has ample room for unlimited growth, over the level fields of Long Island stretching out eastward, and can spread southward ten miles to the sea if needs be. A cluster of cities with an aggregate of near a half million has already grown up on the New Jersey arms and affluents of our metropolitan harbor. More foreign goods are now landed in Jersey City and Hoboken than in any other place in the United States, except New York. To the north, east, west, and even south (which includes the popular and attractive Staten Island), the numerous cities and towns are all adjuncts and parts of the great city of New York. While all these may not be more closely cemented together, under one incorporated head with New York, it is not an improbable result of the future to state that Brooklyn and the smaller cities on that side of East River will become a part of the greater city. The West will have great cities, but New York will be as distinctly the metropolis a hundred years hence as it is to-day. It is to-day the most wonderful city in the world. Second only

to London as a financial and commercial centre, it is making such rapid strides that a recent prophecy made in Wall Street, that the city is soon destined to become the chief money mart of the globe, now appears to be rapidly materializing. The many distinctive features of foreign life found within its limits is entirely unlike that of

any other city. With more sons of the Emerald Isle than can be found in Dublin; a greater population of Germans than are included in any city of the Fatherland, alone excepting Berlin; Italy having a larger representation than Naples can boast of; more Hebrew residents than can be enumerated in the leading city of their fathers; a Chinese contingent sufficiently numerous to have their separate places of trade, worship, and amusement; and thousands of representatives of nearly every prominent nation on the face of the earth, and, with it all, thoroughly American.

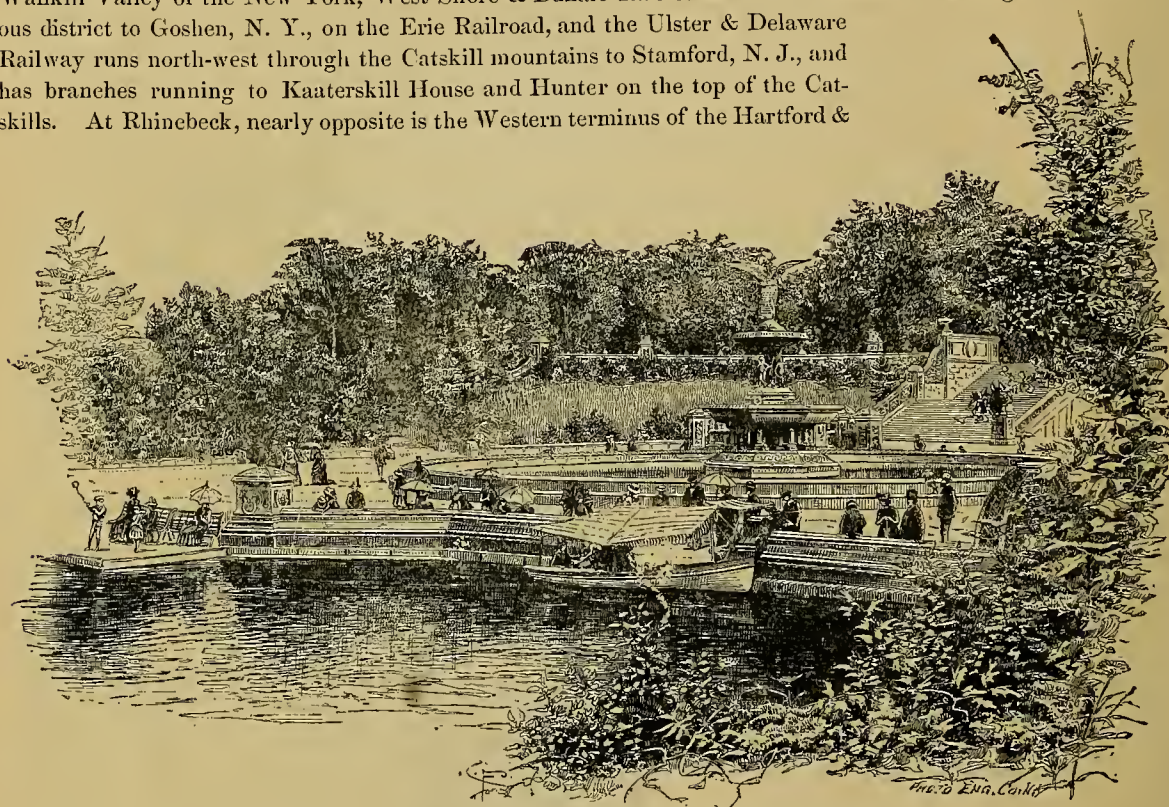
UP THE HUDSON.

A sail up the Hudson is a pleasure that no true American can deny himself of and that no foreigner who has ever been charmed by the beauties presented will refuse to avail himself of. Both the metropolis and the State owe much of their pre-eminent advantages to this noble river. Being connected with the great Western lakes by the Erie Canal and numerous lines of railroads, and with Lake Champlain and Canada, also by both canal and railroad, and with Delaware River and the coal region of Pennsylvania by the Delaware and Hudson Canal, it becomes a main trunk of an immense commerce. It forms, indeed, one of the great connecting links of the chain which binds the east and west, and bears upon its bosom the noblest steamers the world ever saw, and in a vast number of other craft the traveller and the merchandise to and from the American metropolis. Its waters were the theatre of the first successful attempt to apply steam to the propelling of vessels, and the very first to witness the application of caloric to the same purposes. The one dates from 1808 and immortalizes the names of Fulton and Livingston, and the latter from January, 1853, immortalizing the name of Ericsson. Little did those who saw the commencement of the era of steam navigation dream of the extent of its application to the purpose of commerce, and as little may the lookers on of to-day foresee the vastness of the project initiated by the later discovery.

The Hudson rises by two main branches in the mountains west of Lakes Champlain and George. The east, or Schroon branch, passes through Schroon Lake, and the other branch rises farther west by various head streams, the two uniting in the southern part of Warren county, about forty miles from their respective sources. After a course of fifteen miles south the Hudson receives the Sacandaga river. It then runs east by south fifteen miles to Hadley's Falls, and thence twenty miles north by east to Glen's Falls. It then flows south forty miles and receives from the west its principal tributary, the Mohawk. Its fall in this distance is 147 feet; thence running a little west of south 156 miles it enters the ocean at Sandy Hook. The whole length of the river from its source to its entrance into New York Bay is a little over three hundred miles, and so straight is the river between Albany and New York that the distance by water is less than that by land. The influence of the tide is felt a little above Albany. It probably does not flow so far. It is navigable for large ships 118 miles above New York to Hudson, and for sloops and large steamers to Albany, 145 miles. Sloops and steam-boats proceed six miles farther to Troy, and sloops by a dam and lock to Waterford, eight miles above Albany. Through a considerable part of its course its banks are elevated, particularly on the west side, and in some parts are high, rocky and precipitous. No part of the Union presents more picturesque scenery than the banks of the Hudson, and the passage through the Highlands above New York City is grand. Here the mountains, over 1,400 feet high, come down to the very margin of the stream. Above the Highlands the banks continue high and, in some places, precipitous, opening now and then as if to afford glimpses of a charming country on either side, until some thirty miles more have been passed, when the banks become still less abrupt, and the lofty range of the Catskill mountain is seen to the westward. The remote sources of the Hudson are among the highest peaks of the Adirondack mountains, four thousand feet above tide water. The mountain ranges through or near which the Hudson passes are part of the Appalachian system. The Highlands are a continuation of the Blue Ridge, which, after crossing Pennsylvania and New York ends in the Green Mountains of Vermont and New Hampshire. The Catsbergs and Hilderbergs are continuations of the westward ranges of the Alleghany.

The Hudson River railroad skirts the east shore of the stream, and often is carried into the river on embankments. At almost all points on the Hudson River are important railroad connections by which the traveller can be conveyed to any part of the American continent. From New York the New York Central and Hudson River, Harlem and New York, New Haven and Harlem Railroads, and numerous steam-boats run to

the north and east, connecting with the principal routes all over New York, New England and Canada. From Jersey City the Philadelphia & Reading, the Pennsylvania, the New York, Lake Erie & Western Railroads, and from Hoboken the Delaware, Lackawanna & Western lead to the great West and South. From Weehawken the New York, West Shore & Buffalo Railroad runs west of the Hudson to Albany, and through Central New York to Buffalo, connecting for the West. From Nyack the North Railroad of New Jersey runs to Jersey City *via* the Hackensack Valley. Haverstraw is the terminus of the New Jersey & New York Railroad, and the New York, West Shore & Buffalo comes to the river here first after leaving Weehawken, N. J., and follows the left bank of the Hudson from this point to Albany. At Cornwall the New York, Ontario & Western Railroad diverges to the north-west through Central New York to Oswego, its terminus being on Lake Ontario. At Newburg a branch of the Erie railway touches the river, and nearly opposite the New York & New England Railroad has its western terminus connected with Newburg by steam ferry. At Roudout the Wallkill Valley of the New York, West Shore & Buffalo Railroads run south-westward through the mountainous district to Goshen, N. Y., on the Erie Railroad, and the Ulster & Delaware Railway runs north-west through the Catskill mountains to Stamford, N. J., and has branches running to Kaaterskill House and Hunter on the top of the Catskills. At Rhinebeck, nearly opposite is the Western terminus of the Hartford &



CENTRAL PARK—BOAT LANDING.

Connecticut Western Railroad. At Catskill, the Catskill Mountain Railroad conveys passengers to the base of the eastern Catskill Mountains, whence stages convey tourists to the mountain hotels. At Hudson is the Hudson & Chatham branch of the Boston & Albany Railroad. From Albany the New York Central Railroad runs through Central New York to the great West, the Delaware & Hudson Canal Co.'s railroad to Saratoga, Adirondacks, Montreal and the north, and to the south-west to Binghamton and the State of Pennsylvania, leading with their connections to every point of New York State. The Boston & Albany Railroad conveys passengers from Albany to Pittsfield, Springfield, Boston and points east. From Troy the Boston, Hoosac & Western Railroad runs to Hoosac Tunnel, Boston and the east; the Central Vermont Railroad to points in Vermont and Canada, and the Delaware & Hudson Canal Co.'s railroad to Saratoga, Lake George, Adirondack and Canada.

There are four corporations whose steam vessels plow the waters of the Hudson and carry passengers and merchandise. The Day Line of Steamers ply between New York City and Albany. These steamers leave

Pier 39, North River, foot of Vestry Street, New York, at 8.40 A. M., and foot of West 22nd Street, 9 A. M., daily, arriving at Albany at 6 P. M. Returning they leave the foot of Hamilton Street, Albany, at 8.30 A. M., arriving at New York at 5.30 P. M. The People's Line of Steamers make no stoppages between New York and Albany. The steamers leave Pier 41, North River, foot of Canal Street at 6 P. M., during season of navigation, and reach Albany about six o'clock next morning. The Citizen's Line of Steamers leave Pier 44, North River, foot of Christopher Street, at 6 P. M., and land at Troy about six o'clock next morning. The steamer *Mary Powell* runs from New York to Roudout, stopping at Cranston's, West Point, Cornwall, Newburgh, New Hamburg, Milton and Poughkeepsie. She leaves New York, Pier 39, North River, every week day, except Saturday, at 3.15 P. M., stopping at the foot of West 22nd Street for passengers from the upper part of the city, and leaving West 22nd Street at 3.30 P. M., and on Saturdays one hour earlier at each landing, and touching at Marlborough. Returning, the steamer leaves Roudout at 5.30 A. M., reaching New York at 10.30 A. M.

Thus ample facilities are afforded for the tourist or the traveller, on business or pleasure bent, for beholding the great natural beauties of this favored stream, the "Rhine of America," as it has not been inappropriately described. The banks of this noble stream are not alone attractive because of the richness of their beautiful scenery, though that in itself would be sufficient to justify the pride with which all Americans view this majestic water-way; but the shores have historic associations that are full of interest to every traveller. For here and there are the scenes of not a few events to which every one's memory turns back familiarly, and the whole neighborhood of the Hudson is among the most famous regions of our Republic's history. During the war of the Revolution some of the most important military posts in the country were located on this river, and the high banks of the stream are to-day studded with forts that serve to carry back our minds to the time when our fathers were struggling under difficulties against the well equipped hosts of England for the liberties we now enjoy as our birthright. Notable among the military strongholds on the Hudson was the site of the great military academy of to-day. Singular as the statement may now appear to us at this day this stronghold was regarded by Washington as the key to the passage between the New England and the Middle States, the colonies of Revolutionary times. It commanded the entrance to the Upper Hudson, it was the centre of the scene of many principal movements of the war; it was invaluable as a deposit for ammunition, and troops were mustered within its fortifications to be sent to every part of the theatre of action. Upon its defences was concentrated much of the attention and effort of Congress and the leaders of the army. The whole vicinity of the post was provided with no mean works for fortification and defence; and, whether wisely or not, Washington and his generals looked upon it as their chief fortress. The fighting colonies had no other military stronghold of such extent and permanent character as this. It was here that one of the blackest crimes associated with the struggles of the Revolutionary forces occurred—the treason of Benedict Arnold, an event that has fastened itself upon the pages of the history of the Republic forever; and as it is one to which we shall have to occasionally refer in the following pages it is as well to give at this stage the story in brief of Arnold's treachery.

Arnold held the rank of major-general in the American army, a position which he had won by distinguished gallantry and zeal, and had been given command of the garrison at West Point. Prior to this, and after the battle of Bennis's Height in 1777, in which he was wounded, Arnold was made commandant of Philadelphia, after the evacuation of that city by the English. There he married the daughter of a loyalist, and, living in the old mansion of William Penn, entered upon a career of luxury and extravagance which soon overwhelmed him with debt and bankruptcy. In order to keep up his magnificence he began a system of frauds upon the commissary department of the army. His bearing toward the citizens was that of a military despot; the people groaned under his tyranny and charges were preferred against him by Congress. He was tried by court-martial in December, 1779, and convicted on two of the charges. By order of the court he was mildly reprimanded by Washington. Professing unbounded patriotism, and seeming to forget the disgrace which his conduct had brought upon him, Arnold applied for and obtained command of the fortress of West Point, then the most valuable arsenal and depot of stores in America. He took charge in July, 1780, and had even then formed the treasonable design of surrendering the fort into the hands of the enemy. He had for months been in secret correspondence with Sir Henry Clinton, and now he made an open proposition to Clinton to betray his country for English gold. It was agreed that on a certain day the British fleet should ascend

the Hudson, that the garrison of West Point should be divided and scattered and the fortress given up without a struggle.



LAFAYETTE—UNION
SQUARE.

He received this message while at breakfast, and immediately left the table, ordered his horse, saying he was wanted down the river, rode to Beverly dock, and leaping into a boat, went down the river and boarded the *Vulture*. Andre made a clean breast of the whole transaction, was tried by court martial at Tappan, and condemned to death. Strong efforts were made to save him, but on the second of October he was led to the gallows, and, under the stern code of war, was hanged. Though dying the death of a felon, he met his death like a brave man, and often times commiserated his sad fate. Arnold was made a major-general in the British army, and he received his blood money of £10,000, but he was despised even by his brother officers and died with hardly a friend to mourn his demise. The militiamen who captured Andre were rewarded by Congress with silver medals and pensions for life, and at Peekskill and Tarrytown monuments have been erected to two of them—Paulding and Van Wart. Andre's remains were removed to England, and a monument now in Westminster Abbey bears an inscription which tells the sad story of his death. When the late Dean Stanley, Dean of Westminster, visited America, in 1878, he secured permission to have a stone, bearing a suitable inscription, raised to Andre's memory on the place of his execution.

But we are bound for a sail up the noble river, and for an inspection of the frowning precipices and towering hills and prosperous cities and towns that hedge it in on each side. As the steamer floats out from its pier on to the broad bosom of the stream the eye catches a glimpse of the lower part of the river over which are gliding ferry boats like so many huge turtles; puffing and snorting little tugs, dancing on the waves as if of cork;

Sir Henry Clinton, on the 21st of September, dispatched Major John Andre, Adjutant-General of the British Army to hold a conference with Arnold, and to make final arrangements for the surrender of the fortress. Andre went on board the British sloop of war *Vulture* to Teller's Point, and on the date named went ashore, landing a little below Stony Point, where he met Arnold in a thicket, where they consulted together until daylight. Their plans were incomplete at daydawn, and Arnold persuaded his companion to go with him to the house of a tory, named Smith. Andre up to this point was in uniform, but, to provide against discovery on entering the American lines, he put on a plain coat, a disguise which deprived him of his official character, and rendered him open to conviction as a spy. Arnold gave the pass-word, and, having passed the sentries, they reached Smith's house, where they were concealed the whole of the day. Here the awful business was completed.

Arnold was to surrender West Point, its garrison and stores, and to receive for his treachery £10,000 (\$50,000) and a commission as brigadier in the British army. All preliminaries being settled, papers, containing a full description of West Point, its defences and the best method of attack, were made out and given to Andre who secreted the dangerous documents in his stockings. During that day an American battery drove the *Vulture* from its moorings in the river where it was awaiting the return of Andre; and at nightfall Andre was obliged to take the land route for New York City. Accordingly he crossed King's ferry and on the strength of Arnold's passes passed all the regular American outposts. At Tarrytown, however, he was suddenly confronted by three militiamen—John Paulding, David Williams and Isaac Van Wart—who stripped him, found his papers, and delivered him to Colonel Jamieson, who thereupon wrote to Arnold, detailing the circumstances of the arrest.



CENTRAL PARK—THE PILGRIM.

ponderous steamers that have either just come from battling with, or are stealthily stealing away to face the tempests of the Atlantic; farther on, standing majestically in the shining bay with uplifted hand, keeping watch and ward over the portal of the land of the free, is the Statue of Liberty; and, still farther away, the narrow passage into the outer bay, where the rugged shore of Brooklyn juts out into the deep waters and where is presented the bold front of Staten Island, that picturesque combination of highlands, forest and sea, rimmed round with villages and destined to be covered with suburban homes.

On the west of us is New Jersey's most populous city—Jersey City—with its three miles of water front, the actual meridian line where the wheels of continental railway traffic meet the keels of ocean steamships, for here, of the more than one hundred thousand miles of North American railway lines, but a small fraction fails to connect with the steamship fleets that carry the commerce of the world over the ever restless billows. To the north of Jersey City is the busy and growing city of Hoboken, sending out from its water front turtle-shaped ferryboats to the shores of the metropolis, and dispatching passengers by the Delaware, Susquehanna and Western Railroad, into the heart of the land of mosquitoes and peaches and into the regions of the far West. and, by its elevated railway carrying local denizens on to Jersey Heights, whence can be seen the smoky chimneys and heaven-pointing spires of Newark, the hills of Orange, studded with picturesquely located mansions—the abodes of wealth and culture—and a cnogerie of cities that have rapidly grown from the dimensions of hamlets into large and prominent centres of manufacture and commerce, while at the feet lie stretched the valleys of the Hackensack and the Passaic, with their waters meandering to their confluence with the ocean, through extensive tide-water flats, which ere long will be redeemed from the overflow of the waters and furnish cheap and level grounds needed for railway sidings, for long wharfs on deep water frontage, and for yards and buildings required for the storage and handling of bulky commodities and raw materials; all of which are destined to play an important part in enhancing the further growth and prosperity of the leading city of the Empire State.

From Hoboken the banks of the river to the east of us begin to gain in height, and just to the north of the city stands out boldly on the summit of the elevation Castle Hill, the site of the Stevens mansion, and near by, with its face on a fine public square, is the Steven's Institute of Technology. Around these are clustered many elegant residences of wealthy New Yorkers, and the spot, once possessing a very rural aspect, is now assuming quite an urban appearance. From this point upward the east bank rises higher and higher into the rugged and storm-beaten Palisades. To the east of us, the whole bank of the river almost as far as the eye can carry, is occupied by dilapidated-looking wooden piers, shipping craft of every conceivable design and size, and commerce from every part of the habitable globe. Continuing our progress up the river between Hoboken and Weehawken we have pointed out to us the locality of Elysian Fields, formerly a beautiful park, but now retaining few traces of the rural walks which once made it a delightful and favorite resort of pleasure-seeking New Yorkers. Its attractions now are such as are afforded by baseball matches, boat races and other athletic sports. Weehawken was called by the aboriginal inhabitants Weehawk, but custom has added the termination now usually given the appellation. Weehawken is the eastern terminus of the West Shore line of railway, and it is the spot where, in 1804, Hamilton and Burr fought their memorable and fatal duel on a plateau in the rocky bank of the river. The plateau is raised a few feet above the river, just below the precipitous cliff that marks the southern end of the Palisades. During the presidency of Thomas Jefferson, Aaron Burr was vice-president, and when the period of the first term of Jefferson's administration was drawing to a close Burr saw that Jefferson would be renominated and that he (Burr) would not. The latter, however, had his eye on the presidency and was determined not to be baffled. He, therefore, while holding the office of vice-president became a candidate for governor of New York. From that position he would pass to the presidency at the close of Jefferson's second term. But Hamilton's powerful influence in New York prevented Burr's election; and his presidential ambition received a set back. From that day Burr determined to kill the man whom he pretended to regard as the destroyer of his fondest hopes. He accordingly sought a quarrel with Hamilton, who was one of the foremost statesmen in the country, a major-general of army and Secretary of the Treasury. He challenged him, met him on the plateau before mentioned on the morning of the 11th of July, 1804, and deliberately murdered him, for Hamilton had tried to avoid the challenge, and when face to face with his antagonist refused to fire. Thus, under the savage and abominable custom of dueling one of the brightest intellects in America was put out in darkness. Burr fled from the public indignation and took refuge in the South, but at the opening of the next session of Congress he returned to the capital, and presided over the

Senate until the expiration of his term of office. Then he went to the West, where he entered into a treasonable scheme to raise a sufficient military force to invade and wrest from the Spaniards, Mexico, detach the Western and Southern States from the Union, make himself dictator of a South-western Empire, and perhaps, subvert the government of the United States. After laboring at his scheme for two years Burr was arrested and tried at Richmond, Alabama, on a charge of treason. The case fell through owing to want of sufficient proof, and Burr then fled from the country under an assumed name. He returned to New York after a few years to practice law, lived to an extreme old age and died alone in abject poverty.

On the east bank are distinguished on the high ridge Clarumont House, the Riverside Park, with its noble drives, and a glimpse is obtained of the spot where lie the remains of General Grant. Beyond is the Bloomingdale Lunatic Asylum, Manhattanville, Audubon Park, Carmansville, the home of Audubon, the naturalist, the New York Institute for the Deaf and Dumb, and Jeffery's Hook, a point jutting into the river, and the site of an old fort, where Washington landed, but re-crossed at Fort Lee, just before Washington Heights were captured by the British in 1778. Fort Lee is ten miles from New York, and the site of the old fort there is distinguished by a flag staff on the bluff. Here are large summer hotels, and Fort Lee is a very popular place of resort for New Yorkers in the hot months. The traveller has now reached the lower end proper of the Palisades, and the unbroken wall of columnar trap-rock stretches for a length of fifteen miles along the eastern bank of the river. These rocks vary in height from 300 to 500 feet above the water, and are crowned by a heavy growth of timber. On the opposite shore are Washington Heights, with Fort Washington at the summit, a scene of memorable military activity in the days of the Revolution. The fort here commands the river above and below as well as the neighboring country. It formed the end and citadel of an irregular line of works extending along the northern part of the island of Manhattan. These works with their garrison of 7,200 men were captured by the British after a sharp resistance on Nov. 15, 1776. This was the second defeat that the Americans had sustained in New York, and it had a dampening effect on the friends of the Republic in this section. Both banks of the river at this spot possess interesting features besides those already mentioned. The commerce of New York City has by degrees driven the residential section of the affluent from the Battery up to Fifth Avenue, and now trade has penetrated that locality and is driving the aristocracy more northward. At Washington Heights, some five square miles between the Hudson and the Harlem, at an elevation of from fifty to one hundred feet above Plebeian street, grades have been laid out, as it were, by nature, for a select residential quarter, and here are to be the future homes of New York's wealthy residents. It is a ridge about a mile wide, with abrupt sides and a broad top overlooking at once, on either hand, the magnificence of the Hudson beneath the Palisades, and the romantic nooks of the Harlem and Spuyten Duyvil, with the glittering reaches of Long Island Sound; swept by the purest airs from land and sea; almost self-drained, and drained again of drainage at its base; inaccessible, in short, to the order of the common world, to the heavy wheels of commerce and to the enterprise of speculative builders. The time is, perhaps, not far distant when a suspension bridge will be anchored in the rocks of Washington Heights and in the bluffs of the Palisades opposite. Such a bridge has already been chartered, and whenever this shall be completed it will connect the magnificent boulevards on each side of the opposite heights in a continuous drive of fifteen miles, which, for eminence of prospect, luxurious convenience and picturesque variety, cannot be matched within easy reach of a big city anywhere on the globe. On the top of the precipitous walls of the Palisades is a broad table land, where thousands upon thousands of people have made their homes, and the population here is being constantly increased by the railway facilities now afforded for reaching the heights. The Palisades at its southern end is being laid out for a park and gardens, and buildings are increasing in number rapidly. This spot, like an



CENTRAL PARK—THE BELVEDERE.

island in the atmosphere, hung in all its sylvan wildness over the roofs, and ways of men presents an outlook which for beauty of scenery is simply amazing. Not that it is vaster in extent than may be seen from other summits, but that it groups features of grandeur so diverse and opposite, such a range of the boldest contrasts, from the largest scale of man and civilization back to the monstrous chaos, all right under an eye poised in mid-air. The topmost mast of the largest ship is far, far below you. Out in the distance, on one hand, is the ocean, and out, on the other hand, stretching westward to the Ramapo mountains, is a measureless magnificence of scenery, while between are the great rivers, the Hudson, Hackensack and Passaic, converging into the wonderful harbor of New York, with their countless fleets and shining sails and bustling flotilla—all down, almost plumb down, it seems, beneath your eyrie crag. And still about you in this weird altitude, is a world above a world of green groves, lawns and homes of happy people. The upper end of the Palisades is still nearly all forest.

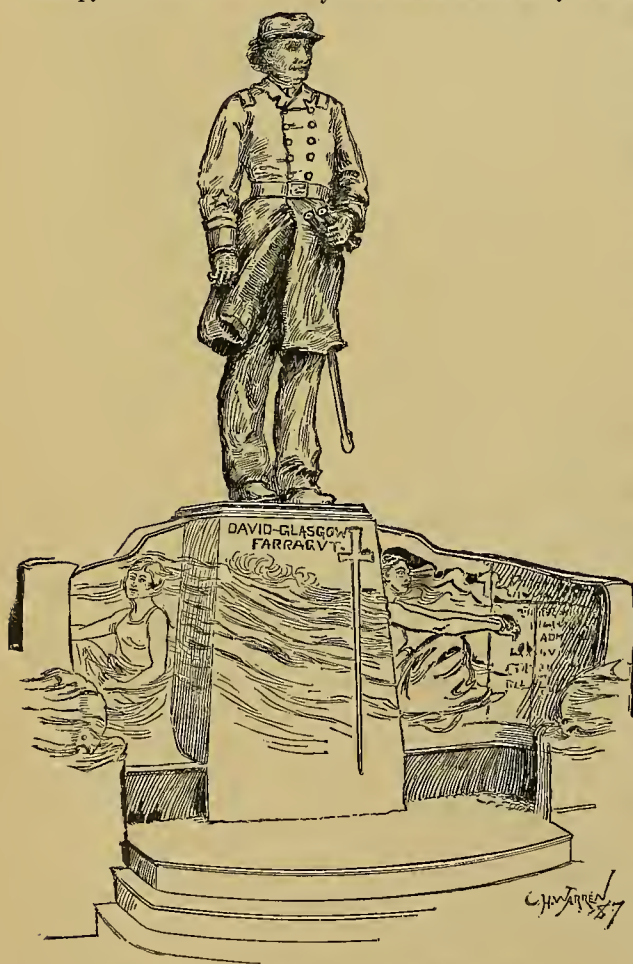
Two miles beyond, on the east bank, is Spuyten Duyvil Creek, or Harlem River, meets the waters of the Hudson, whence the pump tower at that great engineering structure, the High Bridge, crossing the Harlem, is visible over the hills. The houses which cluster on the upper side of the creek is known as Spuyten Duyvil, but the name was originally applied to the creek itself, which connects the Harlem with the Hudson, thereby forming Manhattan Island. Through its estuary, tide-water flows, the currents meeting at or near Kingsbridge, about a mile from the Hudson. Spuyten Duyvil is a name ascribed by Dietrich Knickerbocker (Washington Irving,) to Anthony Van Corlear, the redoubtable Dutch trumpeter, who, being bound on an important mission to the land, and finding himself unable to procure a boat, swore that "en spuyt den duyvil" he would swim the creek. He plunged into the stream, and when half way across was seen to struggle violently until no longer able to resist the Duyvil, who was doubtless tugging at his legs. He raised his trumpet to his lips, sounded a blast and disappeared. The creek constituted the southern boundary of the famous neutral ground of Revolutionary times, where American and British soldiers were continually making raids. At Kingsbridge redoubts were thrown up on both sides of the creek, and here a fight took place with no decisive result between the Americans and the British and Hessians. Here, in 1776, a few American soldiers conquered a party of Hessians. Henry Hudson anchored the Half Moon, in Oct., 1609, at the mouth of the creek, and had a long sustained fight with the Manhattan Indians, who tried to board the ship from their canoes, but were beaten off. On the opposite side of the creek is one of the highest points of the Palisades, known as the Lydecker Peak. Here stood the Palisades Mountain House, commanding charming scenery and possessing beautiful drives round about it. It was destroyed by fire June 3, 1884. At the foot of the Palisades at this point is a dock, connected with which is a carriage road leading over the heights to Englewood, N. J.

On the right—on the east bank—are Westchester Heights, the site of old Fort Independence, and a little further on, 14 miles from New York City, is Riverdale, a country residence for New York merchants. About a mile and a half beyond this is Mt. St. Vincent, an educational institution under the control of the Sisters of Charity, who bought the property known as Font Hill from the celebrated actor of a bygone day, Edwin Forrest. The castellated structure of dark stone was built by Forrest as a private residence. On the opposite shore is Indian Head, the highest point of the Palisades, the altitude at this point being five hundred and fifty feet above the river. Near here is Tappan Bay or Tappan Zee, which is an extension of the Hudson, varying from $3\frac{1}{2}$ to 4 miles wide, and 11 miles long, terminating at Piermont, where the Palisade formation ends, and where is the boundary between New York and New Jersey. Passing the old residence of Forrest, the traveller reaches, on the east bank, Yonkers, the flourishing city of over 20,000 inhabitants, located at the mouth of the Neperah, or Saw Mill River. Neperah is the name given by the Indians, signifying "rapid water village," which fitly describes the series of falls and rapids with which the stream joins the Hudson. Yonkers is derived from the Dutch "Yonk—heer," signifying the heir of a family. Hudson anchored his vessel hereabouts, and traded with the Indians. The Philipse Manor, probably the finest specimen of an old-fashioned mansion in the country, was built in 1682. In this house was born Mary Philipse, the belle of her day and said to have been the sweetheart of Washington, though she became the wife of Roger Morris. Passing from Yonkers, Spring Hill Grove and Dudley's Grove are reached, and beyond these, 21 miles from New York, is Hastings, containing many beautiful country seats. Garibaldi, the Liberator of Italy, when he kept a soap and candle factory on Staten Island, is said to have been extremely fond of this suburban retreat. Lord Cornwallis with the British army crossed the river at this place in 1776, joined another force in capturing

Fort Lee, and then pursued the Americans to the Delaware River. A mile farther on, on the same bank of the river, is Dobbs' Ferry, with its many handsome villas and cottages, the residences of many New York merchants. In the olden times a Swede, named Dobbs, kept a ferry here, hence its name. The Tappan Zee Bay here widens to four miles in extent. When the British had won their dearly bought victory at White Plains, five miles to the east, in October, 1776, they concentrated their forces at this place; several months in the following year a division of the American army, under General Lincoln, was located here. Dobbs' Ferry was the first place appointed for meeting between Andre and the traitor Arnold, but the plan was not successfully carried out. From this place a commission was sent by Sir Henry Clinton to General Greene, the representative of Washington, to intercede for the life of the unfortunate Major Andre. Greene was the president of the court which sentenced Andre to death, and the sentence, as previously recorded, was carried out. Two miles beyond Dobbs' Ferry is the beautiful village of Irvington, built on the sloping hills on the east side of the river, overlooking the tranquil bay of Tappan. This is a modern village, named in honor of Washington Irving, and noted as one of the most aristocratic suburbs of the great metropolis. A little to the north of the village is Sunnyside, the home of Irving, and which may be seen from the deck of the steamer. Here he wrote several of his immortal books, here he died November 28, 1859, and his remains lie in that very "Sleepy Hollow" near Tarrytown made famous by his facile pen. Opposite to Irvington, on the west bank,

is Piermont, before referred to, where the Palisades recede from the shore and lose their precipitous character. The ridge, however, continues in a series of hills, obtaining a height in some places of nearly 700 feet, but nowhere resuming the peculiar Palisade formation. A long pier here projects into the river and is a terminus of a branch of the Erie railway connecting with the main line at Suffern, 18 miles west. Tappan, where Andre was tried, condemned and executed in 1780, is two miles to the rear of Piermont. The bank of the river at this point is frequently heavily mantled with the common white cedars, which form an attractive feature of the landscape.

On the right, overlooking the river and the Palisades to the southward, and commanding a distant view of the Ramapo Mountains and the Hudson Highlands to the west and north, Tarrytown is pleasantly located on the hillside. It is a busy, flourishing little city, located 20 miles from New York. Near it is the Sleepy Hollow and Andre's Brook, by the side of which stands a monument marking the spot where Andre was made prisoner. Nearly opposite Tarrytown, nestling at the foot of a precipitous hill, is the little town of Nyack, with its population of between four and five thousand inhabitants and one of the prettiest spots on the Hudson. The Tappan Zee on this side of the river presents a mountainous sweep in the form of a semicircle from Piermont, the semicircle being complete in a series of bluffs familiarly known as the Hook at the northern extremity of the Tappan Zee. These bluffs have a strong resemblance of the Rock of Gibraltar. A mile



ADMIRAL FARRAGUT—UNION SQUARE.

above Nyack is Upper Nyack, and a little beyond this is the famous Rockland lake, located among the hills, opposite Sing Sing, and which is the source of the Hackensack River and this is a great ice quarry in winter.

It is 750 feet above the Hudson, from which it is separated from Hook Mountain, which elevates its head 610 feet. A point here abuts on the river, known as Verdrigte Hook, but more commonly spoken of as "Point no Point." From this stage the traveller soon enters the Haverstraw Bay, which is five miles wide and the widest part of the Hudson, extending from Croton Point to Verplanck's Point on the north; and here is obtained the first view of the West Shore Railroad. A little below Haverstraw is High Torn Mountain, and beyond this is the village of Haverstraw, on a high bank or plateau with its two miles of brick yards. To the north of the village is Treason Hill, where Arnold met Andre at Joshua Hett Smith's, and two miles farther north is Grassy Point. Opposite to these places, on the eastern bank of the river, are Sing Sing, 30 miles from New York, the white marble State prison near the river; the mouth of the Croton River, a mile north of Sing Sing; Croton Point, at the junction of Tappan Bay and Haverstraw Bay just above Croton River; Teller's Point, where the Vulture anchored when she brought Arnold to meet Andre; Croton Village, Mont-rasse's Point, and Verplanck's Point. The latter and Stony Point mark the upper end of Haverstraw Bay. Between the two Points the river is only a half mile wide, which fact, together with the commanding positions afforded by the adjacent hills, rendered this an important pass during the Revolutionary era. Here was located King's Ferry, an important avenue of communication between the Eastern and Middle States, and it was to go across this ferry when Andre left Arnold on his fatal journey.

Stony Point and Verplanck's Point had upon them in Revolutionary times strong fortifications and commanded the passage of the river. As before remarked, the importance of the Hudson River as a base of operations was early recognized by Washington and his generals. These forts were held by the Americans until June 1, 1779. Sir Henry Clinton sailed up the Hudson with an armament, and the Americans were at that time engaged upon the unfinished work at Stony Point. The feeble garrison, unable to resist the overwhelming numbers of the enemy escaped from the fortifications.—On the 1st of June the British entered, mounted cannon and began to bombard Verplanck's Point, on the other side of the river. Here the patriots made a brave resistance; but the British landed a strong force, surrounded the fort and compelled a surrender. Both Verplanck's and Stony Points were strongly fortified and garrisoned by the enemy. The loss of this position was a severe blow to the Americans, who were compelled to make a wide detour in order to keep their communications open. General Anthony Wayne, "Mad Anthony," as he has since been called, obtained permission to storm Stony Point. On the 15th of July he mustered a force of light infantry at a convenient point on the Hudson, and marched against the seemingly impregnable fortress. The movement was not discovered by the enemy. At eight o'clock in the evening Wayne and his men halted a mile from the fort, and the general gave orders for the assault. A negro who had learned the countersign, went with the advanced guard. The British pickets were deceived, caught and gagged. The Americans advanced in two columns, the first led by Wayne, and the second by the gallant Frenchman, Colonel De Fleury. Everything was done in silence. Muskets were unloaded and bayonets fixed; not a gun was to be fired. The two divisions attacking from opposite sides were to meet in the middle of the fort. The assault was made a little after midnight. Within pistol shot of the sentinels on the heights Wayne and his hosts were discovered, and immediately there was raised the cry "To arms!" Then was a rattle of drums and roar of musketry and cannons, and the ramparts were scaled. The British were edged in between two closing lines of bayonets and cried for quarter. 63 of the English fell in the fight and the remaining 543 of the garrison were made prisoners. Of the Americans only 15 were killed and 83 wounded. Wayne secured the ordnance and stores, worth more than \$150,000, and after destroying the fort marched away. On the 20th of the same month a division of the British army arrived at Stony Point, but found only a desolated hill. In honor of his brave deed General Wayne received a gold medal from Congress, and his name is perpetuated in connection with Stony Point as "Mad Anthony's Charge." On the occasion of the hundredth anniversary of the capture of the Point commemorative exercises were held on the spot, and the battle was fought over again, the cadet battalion from West Point partaking in the proceedings. Soon after rounding Verplanck's Point, Peekskill may be observed near the Highlands, on the east bank of the river. At this point, in going up the river a stranger concludes that the river follows the base of the high hills stretching to the eastward, and this delusion is aided by the wide creek or inlet which opens in that direction Peekskill gained its name from Jans Peek, a Dutch skipper, who ran his ship aground up this creek and then decided to locate in the neighborhood for the rest of his days. Peekskill is a pleasant village, and behind it are the ruins of Fort Independence, and hereabouts is the Franciscan Convent Academy

of Our Lady of Angels. The late Rev. Henry Ward Beecher had a country residence a little east of Peekskill.

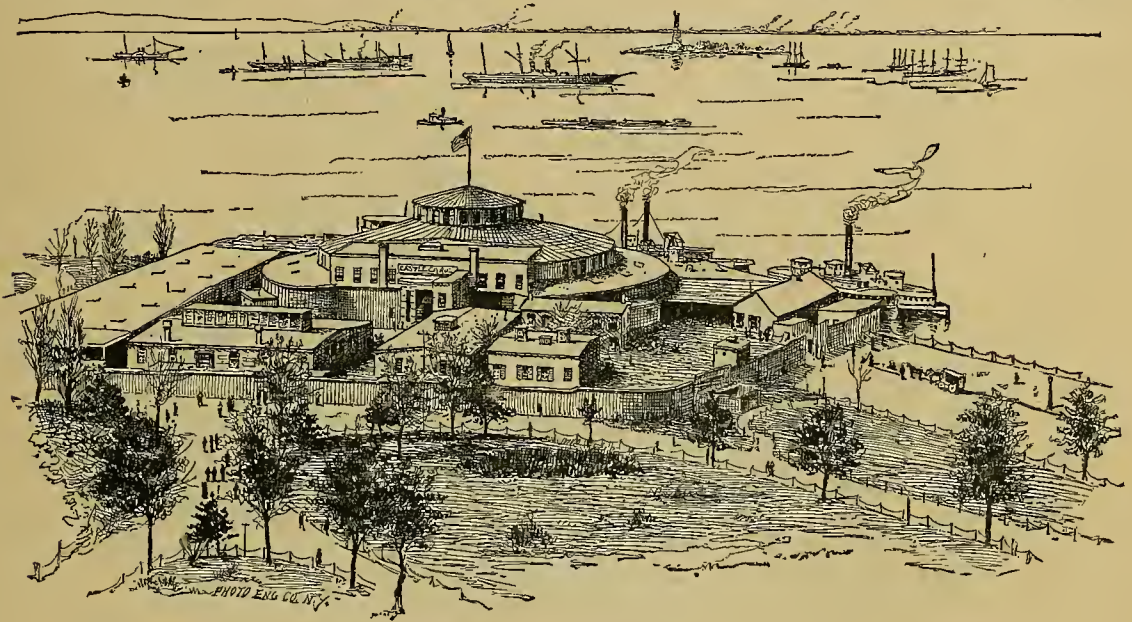
Opposite Peekskill on the western shore is Kidd's Point, now Caldwell's landing. Above the village rises the rocky and weather-beaten crags of the Douderberg or Thunder Mountain, while on the west bank is Anthony's Nose, with an altitude of 1,200 feet; and between the two, and apparently shutting in the river, lies Iona Island, a popular summer resort. When Henry Hudson sailed up the river, he thought, on approaching this spot, that his progress was finally brought to a close and that the arm of the sea up which he imagined he was sailing had ended here among the hills. The steep sides of Anthony's Nose, which descends sharply into the river, at one of the most perfect bends in all its course, are dark with rock and forest and thick with undergrowth; and the coloring of the whole is so stern and sombre, even in the sunlight, that there is about the mountain an air of majesty that makes it by far the most prominent of the chain in which it stands. Why this famous height received the name it bears, no one knows, but the voracious Knickerbocker claims to have made discovery of the facts that led to the choosing of the title. "And now I am going to tell," says he, "a fact which I doubt much my readers will hesitate to believe; but if they do, they are welcome not to believe a word in this whole history, for nothing which it contains is more true. It must be known, from his countenance, like a mountain of Golconda, being sumptuously bedecked with rubies and other precious stones—the true regalia of a king of good fellows, which jolly Bacchus grants to all who bouse it heartily at the flagon. Now, thus it happened that, bright and early in the morning, the good Anthony, having washed his burly visage, was leaning over the quarter-railing of the galley contemplating it in the glassy wave below. Just at this moment the illustrious Sun, breaking in all his splendor from behind a high bluff of the Highlands, did dart one of his most potent beams full upon the refulgent nose of the sounder of brass, the reflection of which shot straightway down hissing hot into the water, and killed a mighty sturgeon that was sporting beside the vessel. This huge monster, being with infinite labor hoisted on board, furnished a luxurious repast to all the crew, being accounted of excellent flavor, excepting about the wound, where it smacked a little of brimstone; and this, on my veracity, was the first time that ever sturgeon was eaten in these parts by Christian people. When the astonishing miracle became known to Peter Stuyvesant, and that he tasted of the unknown fish, he, as may well be supposed, marvelled exceedingly; and, as a monument thereof, he gave the name of Anthony's Nose to a stout promontory in the neighborhood, and it has continued to be called Anthony's Nose ever since that time."

The grand Douderberg juts sharply into the river from the shore opposite the Nose, and a mile and a half below it in the stream's course. Around this mountain of thunder the summer storms collect; and its summit is best known to those who have seen it with the frown of a cloud sweeping over it, and the sound of the coming tempest already heard about its sides. We are in the very land of Irving now; the whole region is peopled with the creatures of his fancy. Who does not remember the "little bulbous buttoned Dutch goblin, in trunk-hose and sugar-loaf hat, with a speaking trumpet in his hand, which, they say, keeps the Douderberg?" "They declare," Irving says of the river captains and their legend, "that they have heard him, in stormy weather, in the midst of the turmoil, giving orders, in Low Dutch, for the piping up of a fresh gust of wind, or the rattling off of another thunder-clap that sometimes he has been surrounded by a crew of little imps, in broad breeches and short doublets, tumbling head-over-heels in the rack and mist, and playing a thousand gambols in the air, or buzzing like a swarm of flies about Anthony's Nose; and that, at such times, the hurry-scurry of the storm was always greatest."

Near to Anthony's Nose, Brocken Kill empties itself into the Hudson, and almost from its mouth to its source is full of romantic cascades; and between Iowa Island and the east bank of the river is what is known as The Race. On the west side of the river, and nearly opposite to Anthony's Nose, is the mouth of Montgomery creek. On the rugged heights above and below the creek stood forts Clinton and Montgomery, which were, in 1777, the principal defenses of the Hudson. These were regarded as impregnable to an assault from the land side, and with the cannon of the character of that day they had little to dread from armed ships. Links are still preserved of a heavy boom made of a huge iron chain, fastened to timber floats with pointed ends, which stretched across the river and was made fast to the rocks at Anthony's Nose. This was so placed with a view of effectively preventing the ascent up the river of the ships of the enemy. A demonstration of the British on each side of the river led General Putnam to expect an intended attack on Fort Independence near Peekskill, and a portion of the garrison at Fort Montgomery was temporarily withdrawn to strengthen that post. A

sharp skirmish took place between detachments of the American and British forces at Lake Sinnipink, which is yet known among the inhabitants as Bloody Pond. This skirmish was the first warning which aroused the garrisons at the forts which, in the afternoon, were assailed. The garrisons fought gallantly until evening, when it became evident that they must succumb, and then they took to the mountains, an orderly retreat being impossible. The greater part of the garrisons escaped. Two sloops and some smaller craft, which were lying above the boom, were abandoned and set on fire to prevent their falling into the enemy's hands. The next morning the boom was destroyed, and the British fleet with troops aboard proceeded up the river. Soon afterwards the English received news of the defeat of General Burgoyne at Saratoga and abandoned the fort.

As the steamer rounds Iona Island the historic Highlands of the Hudson come into full view, and soon after passing the former site of Fort Montgomery, the gray ruins of Fort Putnam appear crowning the height above West Point, fifty-one miles from New York. On the east bank of the river, where is a stone wharf and two or three small buildings may be seen a little cove. This is the point from which Arnold started in his hasty flight to the English ship *Vulture*, then lying in Tappan Bay; and on the hill, a short distance away, is Robinson's house, where Arnold was breakfasting when he received news of Andre's seizure. Nearly opposite, and



BATTERY PARK AND CASTLE GARDEN.

a little above Beverly Dock, where Arnold made his hasty flight, Buttermilk Falls are to be seen breaking in snow white foam over a black sloping rock. Highland Falls, a prosperous village, stands on the stream above the falls. About a mile below, the Government Landing at West Point is Cranston's Landing, and several of the steamboats halt at both landings. From the sides of the mountain here the most charming and picturesque views are to be obtained. Indeed, the Hudson at this point presents the most enchanting scenery in its course, and the natural beauties of this delightful spot have won the admiration of artists, poets and the most brilliant descriptive writers. No one needs to be told that West Point is the great U. S. Military Academy, and that has furnished the army and the ranks of statesmen with men whose names will figure upon the pages of history as long as time shall endure. West Point, although fortified, was not the scene of any military struggle during the Revolutionary era. A boom, similar to that which was anchored to the rocks of Anthony's Nose stretched across the river at this place, to Constitution Island, which was also heavily fortified in the latter days of the war, and there may yet be seen the remains of the old batteries. Fort Putnam is the most interesting of the fortifications on the west side of the river, and affords a magnificent view from its crumbling walls. It stands 596 feet above the stream. Above West Point Landing is Kosciusko's monument, West Point Lighthouses, West Point Hotel on the bluff, and West Point Village.

Opposite West Point, and fifty miles from New York City, is Garrison, named in honor of a distinguished family of Revolutionary fame. It is surrounded by the most picturesque views of the Hudson, and is connected with some of the most stirring scenes of Revolutionary days. On the same side of the river are two noted rocks, the Two Brothers, and beyond these is Cold Springs, fifty-four miles from New York, and noted for its iron foundries and the Parrot Guns cast here and used so successfully in the war of the Rebellion. Immediately above Cold Springs is Bull Hill, or Mt. Taurus, rising to a height of 1,586 feet, and still farther above this elevation, and separated from it by a valley, is Breakneck Hill, with an altitude of 1,187 feet. Tradition has it that a wild bull used to play pranks about Mt. Taurus, that the inhabitants drove his bullship on to the neighboring hill, where he dashed himself over the rocks and broke his neck, in honor of which adventure the two hills were given the names they now bear. Formerly a huge mass of rock, bearing a marked resemblance to the human face, stood prominently out on the south-western angle of Breakneck Hill, and this was called St. Anthony's Face. Some blasting operations in the vicinity, in 1846, loosened the rock and St. Anthony's Face was smashed beyond repair. At the foot of Bull Hill is a promontory known as Little Stony Point. On the opposite side of the river are two majestic hills, Cro' Nest and Butter Hill. The former is the one next above West Point, and is 1,418 feet high, and is separated by a romantic and delightful valley from Butter Hill. Cro' Nest was a name given to a deep rocky depression near the summit of the mountain, and the scene of Rodman Drake's beautiful poem, "The Culprit Fay," is laid among these hills. The precipitous front of Cro' Nest, overlooking the river, is known as Kidd's Plug Cliff, a name derived from a singular projecting mass of rock near its summit. We are now in the heart of the Highlands with the Storm King, known as the Klinkenberg to the Dutch, a neighbor of Cro' Nest, one of the grandest peaks in this mountainous region. The majestic Storm King and his fellows form the most glorious mountain groups that stand sentinel over the noble stream. The name of Storm King was given to this lofty peak by Mr. N. P. Willis, and it is now more commonly used than its original appellation of Klinkenberg. The mountain which rises to a height of 1,529 feet is an object of interest to travellers up the Hudson as the northernmost point of the Highlands.

A short distance from the Storm King, on the west bank, is Cornwall Village, fifty-six miles from New York. Its location is a beautiful one, it possesses many fine residences, and in the summer season it is a popular and fashionable resort. Entertaining summer visitors has become the characteristic business of the town, and during the hot months is a scene of constant round of gayety. The town has many fine hotels, and is altogether a very flourishing place. It commands a fine view on the east bank of the Breakneck Mountain, South Beacon Hill, and North Beacon Hill. South Beacon Hill has an elevation of 1,685 feet, and North Beacon Hill 1,471 feet. Both peaks command a prospect which have gained them considerable celebrity. During the Revolutionary war the latter hill was used as a signal station. Looking to the westward, as soon as the Storm King ceases to obstruct the view, the summits of the Shawangunk Mountains may be seen winding their way to the northward, and almost connecting with the blue outline of the distant Catskills. Just at the upper entrance to the Highlands is Pollip's Island, a rocky bit of ground, the origin of which, in the opinion of the Indians, was of a supernatural character. The notorious Captain Kidd was suspected to have deposited treasures on this Island and in the neighboring hills, and for the hidden wealth frequent searches have been made by parties who pinned their faith to the suspicion. Logs, with pointed iron heads, were, in 1777, sunk between the island and the mainland to prevent the British ships from ascending the river, but this mode of obstruction proved ineffectual. From above Breakneck Hill one of the finest views on the river is obtained, several of the grandest peaks of the Highlands, besides the noble river, being embraced within the range of vision.

Fishkill Landing is located on the east bank of the river, sixty miles from New York, and it is, so to speak, the port of Fishkill, which lies five miles inland and occupies a romantic situation, being surrounded by lofty and rocky hills, full of wild and picturesque ravines. At the Landing the Matteawan Creek falls into the Hudson, and at Fishkill the stream supplies water-power for several large mills and factories. A short distance south of the Fishkill Landing Station of the N. Y. C. & H. R. R. is the Hudson river terminus of the New York and New England Railroad, the station being called by the latter company Fishkill-on-Hudson. At this point a large tract of land has been reclaimed from the river, and upon this land tracks have been laid, and the place is now a thriving railroad centre. Connection is made with the New York, Lake Erie and Western Railroad at Newburgh, upon the opposite sides of the river by means of a large transfer steamer.

Newburgh is sixty miles from New York, and is one of the most prosperous as well as one of the largest

of the cities located on the banks of the Hudson. Its site is an elevated one and it commands a magnificent view of the Highlands and the Matteawan Mountains. The city rises in a succession of terraces from the river until it attains an altitude of 300 feet above the stream. In the southern part of the town is an old stone house, now owned and kept in repair by the State. This was the headquarters of Washington, when the American army was located at New Windsor, two miles south, and it contains many interesting relics of the revolutionary war. The last surviving member of Washington's life guard was buried in 1856 at the foot of a flag staff which stands near the house, and the grave is surmounted by a monument bearing a suitable inscription. The American camp, where the troops suffered so severely from the small-pox during the winter of 1783, was located a short distance from the south of Newburgh.

Four miles farther up the stream the pleasant little village of Low Point stands on the east bank of the river, and opposite to this, on the west shore, is a flat rock, now mantled with cedars. On this rock Henry Hudson and his companions witnessed an Indian pow-wow at night with all its hideous accompaniments of fire and war-paint. Henry gave to the rock the name of Duyvels Dams Kamer, an appellation it has ever since



STEAMER ALBANY—HUDSON RIVER LINE.

borne. Two miles beyond, on the east bank, the Wappinger's Creek empties itself into the Hudson where the town of New Hamburg stands. Two miles from the town the creek has some attractive falls. On the heights above the town some splendid views of the Hudson and of the surrounding locality are obtained.

Sixty-six miles from New York, and on the west bank of the river, Marlborough is located amid beautiful surroundings, groves of *Arbor-Vitæ* being plentiful hereabouts. Five miles beyond this, on the same side of the river, is Milton Ferry, or Barnegat, a pleasant little village; and still farther on, and before reaching Poughkeepsie, Locust Grove, the country seat of the late Professor S. F. B. Morse, of telegraphic fame, is reached.

Poughkeepsie may be seen from a long distance up and down the river. It is built on a table-land, two hundred feet above the Hudson, on its east bank, and 75 miles from New York City. Poughkeepsie is a corruption of the Indian name given to the cave which once existed at the mouth of Fall Kill. Two peculiar elevations are situated on the river side, the one on the south being named Call Rock, from the fact that the inhabitants used to hail from its summit passing vessels. The Dutch settled here about 1698 and the city was incorporated in 1854. The State Legislature met here in 1777 and 1778, when the British were in possession of New York and had burned their former meeting place at Esopus. The State Convention for the ratification

of the Federal Constitution met here in 1778. Poughkeepsie has a very healthy situation, and everything which contributes to make it attractive as a place of residence. Its streets are beautifully shaded, and the city has earned the complimentary of the "Queen City of the Hudson." The Vassar Female College is located here, and is the most complete establishment for the education of women in the world.

On the west bank of the Hudson and opposite Poughkeepsie is Highland Village, possessing many fine drives and much beautiful scenery. Hyde Park is situated on the same bank of the river as Poughkeepsie, and five miles farther north. It was so named in honor of Sir Henry Hyde, one of the early British governors of New York. The village proper stands on a fine fertile table-land, half a mile to the east of the river, where a bend between the rocky bluffs is known as "Crom Elbow," a combination of the original Dutch name and its English equivalent. A creek of the same name falls into the river. The point on the east shore is "De Vroos Point," Between Hyde Park and Oak Hill, thirty miles above, there are many extensive and ancient country seats, some of them antedating the Revolution. About a mile above Hyde Park landing is "Placentia" the former home of the late James K. Paulding, one of the pioneers of American literature and the friend of Washington Irving. Five miles beyond Hyde Park, and eighty-five miles from New York City, Staatsburg stands on the east bank of the river. From this point northward the banks of the river lose that precipitous aspect which has thus far distinguished them, and they slope less sharply from the stream. Five miles above Staatsburg, on the east bank, is Rhinebeck, a flourishing village standing two miles back from the Hudson, and containing an extensive vein of gold-bearing quartz, which yields the precious metal in paying quantities. Rhinebeck is one of the principal points of entry to the Catskill mountain region. Opposite, on the west bank of the Hudson, is Rondout, now a part of the city of Kingston, with which it was incorporated in 1878. Here the Rondout Creek enters the Hudson. Its mouth is the eastern end of the Delaware and Hudson canal, which joins the creek two and a half miles above. The canal, which extends to the vicinity of the Pennsylvania coal fields, was completed in 1828. Rondout is the point of departure for the southern part of the Catskill range, including the Overlook Mountain. Three or four railways have connections here. Kingston, which was settled in 1614 and was three times destroyed by the Indians before the white men could secure firm and peaceful possession, was formerly called Esopus. It is located on Esopus Creek, which at that point approaches within about two miles of Rondout, and then curves to the northward, entering the Hudson 12 miles above. In 1777 the State Legislature met here and formed a Constitution. In the fall of that year, and soon after the capture of Forts Montgomery and Clinton by the British, General Vaughan landed at Rondout with three thousand armed men marched to Kingston and sacked and burned the town. He remained until the news of Burgoyne's surrender at Saratoga reached him, and then retired to New York. While Kingston was in flames the inhabitants sought refuge in the neighboring village of Hurley, where a detachment of the American army tried and hanged a messenger who had been detected carrying dispatches from Clinton to Burgoyne. When seized, the messenger swallowed a silver ball. His jailers, however, gave him an emetic which caused him to disgorge the ball, which was found to contain Clinton's dispatch. From Kingston the mountain railroads run up into the Catskill region.

Barrytown, which was formerly known as Lower Red Hook Landing, is situated 96 miles from New York. Two miles above it, near the eastern shore, is Cruger's Island, a beautiful spot, made so by both heart and nature. Near the southern end, in a grove, stands a ruin imported from Italy by a former proprietor of the island. Four miles above Barrytown, and 100 miles from New York, Tivoli, a small village with a railway station and a steam ferry stands on the east bank of the river. Passengers by train for the famous Overlook Mountain House alight here and cross the river by the ferry. Passengers on the river steamers bound for the same destination leave the boats at the Saugerties' Landing, and thence go by stage 12 miles to the Overlook. Colonel De Peyster owns an old mansion near the village which came near being destroyed in 1777 by the British, who were intent upon visiting Claremont, the residence of the Livingston family, to burn it. They stopped at the old mansion by mistake, and the then proprietor succeeded, with the aid of some choice wines, in convincing the soldiery of their error. Saugerties is an important village on the west side of the Hudson, about a mile higher up the stream than Saugerties. It is near the mouth of Esopus Creek, which is navigable to the village. Saugerties is noted for its flagstone quarries, iron-works and paper mills. In the rear of the village and in the mountains is Plattekill Cove, a remarkably wild and rugged chasm, affording scenery of singular beauty and grandeur. Through the gorge passes a road winding up to the Catskill Mountain House.

Germantown is located 105 miles from New York, on the east side of the river, but cannot be seen from the boat. A large white building standing near the river close by the landing for Germantown, is the Riverside Cemetery. From Germantown a magnificent view of the Catskill Mountains is obtained. Six miles farther north, and on the western shore, is Catskill Landing, near which the Cats Kill stream, after winding through rocky bluffs, with a deep channel navigable for a mile, empties itself into the Hudson. Here the Catskill Mountain Railroad has its station, and passengers are carried into the heart of the Catskill range of hills, which have been celebrated in verse and prose, while one of the most popular and successful actors of the day has made Irving's character of Rip Van Winkle, with the mountain region where he lived and slept, familiar to the English speaking world. The Catskills are growing more popular year by year with the denizens of the crowded cities who come up here in their thousands in the hot seasons to spend the periods of their relaxation from business. The whole region of the Catskills, with their towering peaks, deep ravines, flowery dells, picturesque cascades, musical waterfalls, and rugged crags, is full of untiring attractions to all who visit it.



WEST POINT.

Pursuing our journey up the Hudson, we arrive at the beautiful city of that name standing on the east bank of the river 115 miles from New York. Hudson City is built upon a promontory stretching into the river, and commanding the most enchanting views of the surrounding country. The city has expanded itself up the sides of Prospect Hill, which attains a height of 200 feet. Hudson City, which is the capital of Columbia county, and has a population of over 10,000, was, in the early commerce of the river, a place of great importance, as it was at the head of ship navigation. Directly opposite Hudson is the village of Athens, which was originally fixed upon as the place of junction of the Erie Canal with the Hudson. Shipbuilding and brickmaking are largely carried on here. Above Athens and Hudson, on the east side of the river, is Roger's Island. In the days of the Revolutionary war this island was covered by a dense forest and behind it the merchants of New York hid their shipping. Four miles north of Athens is a promontory on the west side of the river with a lighthouse tower on top, called Four-Mile-Point, and formerly Chaney Tinker. Immediately opposite this is the estuary of the Columbiaville Creek, on which is located the village of Colum-

biaville, which contains several large flannel mills. After passing the prosperous villages of Cocksackie, Stuyvesant, New Baltimore and Schodack, the traveller arrives at Coeyman's, 132 miles from New York and located on the west bank of the river. It is named after one of its earliest settlers. A little below the village, and near the west shore, is a high rocky island, on which four of New York's counties meet, namely, Columbia, Rensselaer, Greene and Albany. The island was called by the Dutch, Bear Island, and on it stood the Castle of Rensselaerstein, where Nicholas Kroon, the representative of Killian Van Rensselaer, the patroon, enforced passing vessels to dip their colors and pay tribute, or run the risk of being shattered to pieces and sunk by the heavy guns of the fort. Knickerbocker's History of New York contains an amusing account of the whole difficulty between the Patroon at this island and Governor Kieft of the New Amsterdam. Three miles above Coeyman's, on the eastern shore, the compact village of Castleton is crowded on the steep slope, from which may be seen, nine miles away, the house tops, chimneys and spires of Albany. The place was formerly called Overslaugh, and there has always been in the river at this place a serious obstruction to the passage of vessels. In 1790 the State made provision for improving the channel, but all efforts in this direction were useless until the present system of dykes, which stretch for several miles along the river, was completed, by Congress in 1868. For some miles before reaching it, Albany, the capital of the State, is seen on the west bank of the river, and the town of Greenbush on the opposite shore.

Greenbush is a translation from an old Dutch name and may have been appropriate originally. The population consists chiefly of employes on the various railway lines which join here from the various districts of the Eastern States and from New York, though along the river bank above and below the town proper there are many handsome residences. In 1775, during the French War, Greenbush was a military camp, and in the war of the Revolution an extensive barracks for American soldiers was established here, whence troops were despatched to the Canadian frontier.

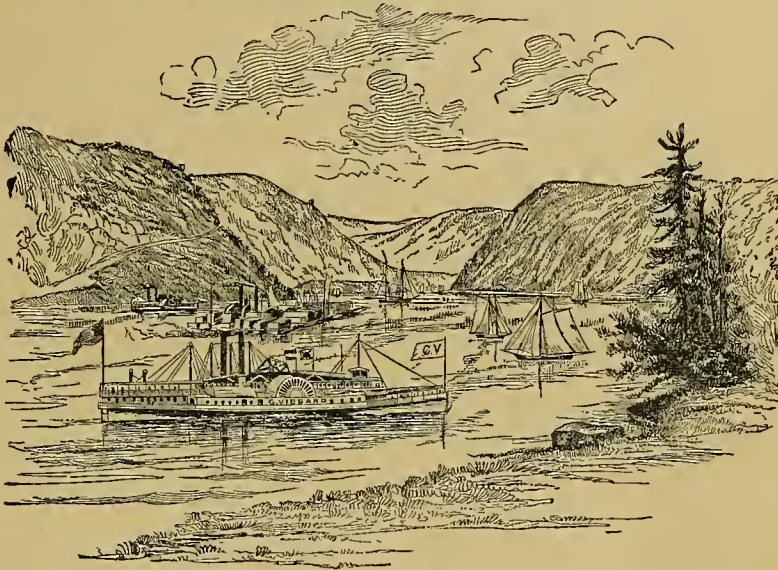
The city of Albany is an interesting old city, and since its first settlement has undergone several changes in its nomenclature. It was first known as Beverwyck, then as William Stadt, next as New Orange, and, finally, as Albany. The city stands in about the middle of the county of Albany, and its confines embrace a strip of land about one and a half miles wide, extending $13\frac{1}{2}$ miles in a northwest direction, to the northern boundary of the county. Albany's growth has been principally during the present century. It was incorporated in 1686 and in 1714 the inhabitants only numbered 3,329, five hundred of whom were slaves. When the city was one hundred years old it contained less than 10,000 inhabitants. Steam navigation on the Hudson, and the opening of the Erie Canal, were boons to the city, and led to a vast increase in population and commerce, so that, in 1880 its people numbered 90,758, against 80,000 in 1875. In 1676 the entire city was embraced within the region of Steuben, Pearl and Beaver streets, and it was surrounded by wooden walls with six gates and with openings for guns. The walls were thirteen feet high, and made of timber about a foot square, and some parts of this wall were standing as late as 1812. Many great railways centre here, and the city is noted for its many magnificent public and private buildings, Albany, to which we shall have occasion to refer in greater detail in the course of this work, is growing rapidly, and is one of the most noted cities in the Union.

Six miles above Greenbush, on the same side of the river, is the busy and prosperous city of Troy, with its population of 56,747. The greater part of the city as built on an alluvial flat, three-fourths of a mile wide, between the Hudson and the high bluffs that edge it in on the east. Mount Ida, which consists chiefly of clay and is noted for several disastrous landslides, stands directly east of the city, while the bluff Mount Olympus, is located on the east. Breaking through these hills in narrow ravines and forming beautiful cascades and a waterpower that is utilized, are the Poesten Kil and Wynant's Kil. A dam thrown across the Hudson also affords waterpower and renders the river above the city navigable for canal boats. The manufactures of the city are of a varied and progressive character, and the city being at the head of tidal water, steamers run to it daily. In addition to its water communication by the Hudson River, the Erie Canal and the Champlain railroads connect the city with every part of the country. Troy received its city charter in 1816 and in 1862 a fire destroyed about forty acres of its dwellings and did damage to the amount of about \$3,000,000. Elsewhere we shall have occasion to refer to this thriving and interesting city.

West Troy is an important manufacturing centre, and a valuable adjunct to the city. It contains the U. S. Arsenal, comprising more than thirty buildings of brick and stone, and covering an area of about 100

acres. This is the chief government manufactory of gun carriages, machinery, equipments, ammunition and military supplies.

A short distance from Troy, and located on the Mohawk River, a tributary of the Hudson, is the great manufacturing city of Cohoes. The water of the whole river is dammed up for manufacturing purposes, and has a total descent of 103 feet; and at the Cohoes Falls it flows over a rocky declivity 78 feet in height, of which 40 feet is a perpendicular fall. The main fall is 900 feet in width and the banks are precipitous, rugged and wild. The river is spanned by a railroad bridge 900 feet in length. The Erie Canal runs through the town, where it rises from the Hudson River by a series of eighteen Locks, to the northerly part of Watervliet, three miles above, where the canal crosses the river in a stone aqueduct, 1,137 feet long, 26 feet high, and resting on 26 piers. Cohoes is noted for the immense cotton factories of the Harmony Mills Co., and also for many knitting, axe and edge tool factories. Four miles above Troy, located on an angle, formed by the confluence of the Hudson and Mohawk rivers, is the village of Waterford, where excellent waterpower is obtained from the falls in the Mohawk.



ENTRANCE TO THE HIGHLANDS.

Green Island, the lower end of which is opposite the city of Troy, with which it is connected by bridges, was occupied as a camp during the Revolution by General Gates. Mechanicsville, situated 11 miles above Green Island, and lying partly in Half Moon, but principally in Stillwater, Saratoga county, and 62 miles from New York, is an incorporated village, possessing large manufactories of linen thread and paper. The famous battle grounds of Bemis Heights, where the engagements were fought which resulted in the surrender of General Burgoyne to General Gates in 1777, are located in the township of Stillwater. Mechanicsville is an important railroad junction. The upper part of the Hudson beyond this point is one of great rural beauty and is intersected by railroads that permit of its easy exploration by those who are interested. In the preceding pages a comprehensive, although brief, account of the Empire State has been faithfully given, and in subsequent pages some of the principal cities and towns bordering upon the Hudson and located in different parts of the State, will be found referred to in greater detail.



CITY OF ALBANY.

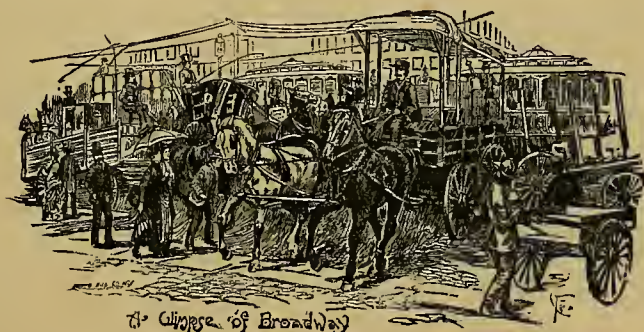


ALBANY, the capital of New York State, is one of the most noted cities on the American continent. Six years before the Puritans stepped from the Mayflower on the historic rock of Plymouth, Dutch immigrants had made a settlement on the land where the city of Albany now stands. Indeed, Albany is the oldest settlement in the original thirteen colonies, except Jamestown, Va. Long before it bloomed into a distinct municipality and as the second of the principal cities on the banks of the navigable section of the

Hudson, Albany was an active and by no means insignificant settlement, enjoying special advantages by reason of water communication, and it was the natural point at which converged the trails of the Iroquois, leading northward along Lake Champlain into Canada, and westward into the valley of the Mohawk. Albany, which ranks as the fourth city in the Empire State, and as the twenty-first in the United States, stands 145 miles north of New York and 298 miles east of Buffalo. The location is in all respects a desirable and delightful one. The ground, a short distance from the river, rises into a plateau about two hundred feet above the tide-level, and then extends westward in a plain. The incline to the river is divided into four distinct ridges, separated by valleys, which were originally deep and difficult to cross. But these have been much improved by grading, and within a mile from the river nearly disappear. On the most northern of these elevations is the Dudley Observatory. The city is underlaid by clay, resting upon the shales peculiar to the Hudson River; and about half a century ago, when some borings were being made for water on South Ferry Street, a mineral water was obtained at a depth of 617 feet, and this has since been extensively used for medicinal purposes.

ALBANY UNDER DUTCH RULE.

Henry Hudson, when he sailed up the river which bears his name, in the Dutch ship "Half-Moon," in 1609, discovered Albany, which was then an Indian stronghold, and was called by the latter Pempotawthut. Hudson returned to Holland and reported what he had found in the New World, and in 1714 their High Mightinesses the Lords States-General of Holland sent in 1814 the first contingent of Dutchmen to the site of Albany to take possession of the country. The French had arrived before them, but relinquished possession on the appearance of the Dutch, who built a fort called Nassau Fort on the island below the city, known as Castle Island. Here they established a trading station, and did a brisk business in furs with the Indians. In 1617 they erected another fort on the banks of the stream now known as Norman's Kill. In 1621 they ratified important alliances with the Five Nations, by means of which the fur trade was systematized and



vastly extended. The Lords States-General had, on March 29th, 1614, passed an ordinance granting to all original discoverers of land in North America the exclusive privilege of making four voyages to each for the purpose of trade. Under this ordinance five ships were dispatched the same year by a company of merchants, and subsequently the right to trade for three years was granted. Under this grant a number of merchants formed themselves into the United Netherlands Company, which built the trading posts and forts mentioned. In June, 1621, an armed mercantile association was chartered as the Dutch West India Company, which, two years later, built, near what is now the landing-place in Albany of the People's Line of Steamers, a fort, which, in honor of the great Maurice, Prince of Orange, was called Fort Orange.

As an inducement to settle the country the company offered to grant lands to any who should fairly purchase them of the Indians and form a permanent settlement. In 1623 eighteen Dutch families had settled in the vicinity of Fort Orange, in the southern part of the present city, and they had brought to their new abodes from the mother-country a great assortment of useful household articles, including waffle-tongs, long-stemmed pipes, pewter platters, high-backed settles, and even bricks, the latter by the shipload; so that at first every dwelling-house built on the site of what is now Albany was simply a repetition of those left in the Netherlands. Of the offer made by the Dutch West India Company, a rich pearl merchant of Amsterdam, named Kilian Van Rensselaer, the founder of the American family of that name, availed himself, and in 1631 he was granted a tract of land on the west bank of the river, including Fort Orange. Some years later he purchased from the Indians, for a mere trifle, an immense tract of land extending twenty-four miles along the Hudson, and forty-eight miles from east to west, on the east side of the river. This was called "Colonie Rensselaerwyck," of which Van Rensselaer was patroon.

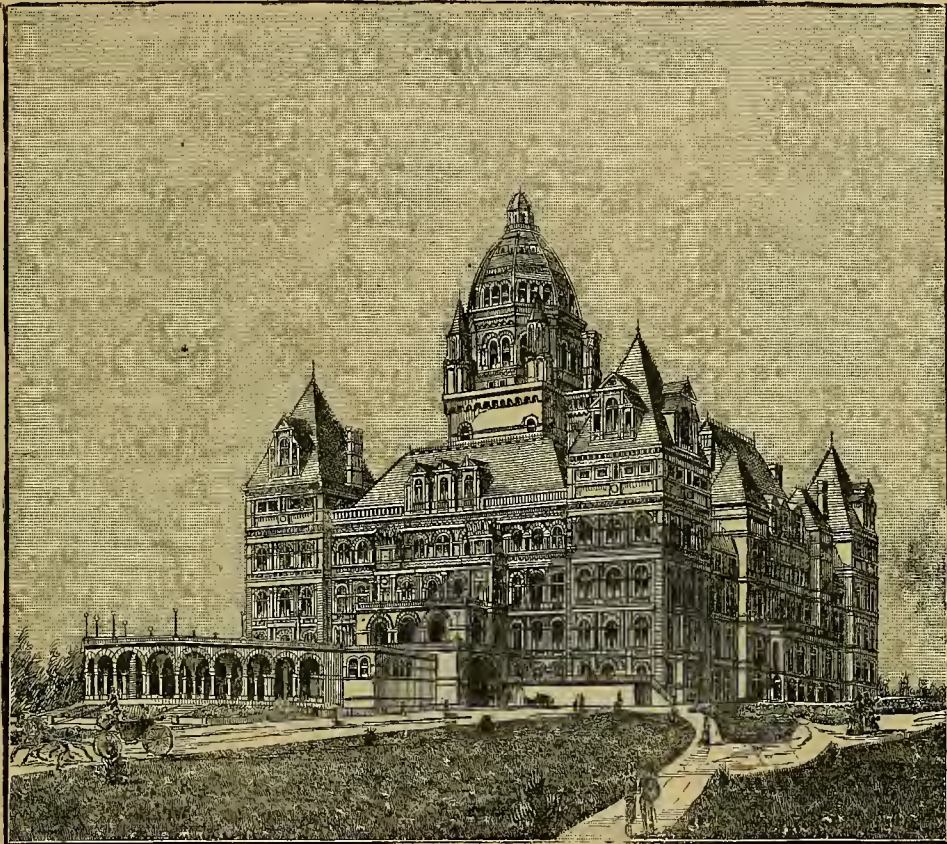
To become a patroon, the lord of a manor, who exercised the authority of a petty king, was quite an easy matter in those days, when the land was cheap and plentiful and the population few. To become such a celebrity it was necessary that the person so inclined should first notify the West India Company that he intended to plant a colony in New Netherland, and then within the space of four years immediately thereafter settle upon the land selected fifty persons over fifteen years of age. The location of the land was left to its would-be patroon's pleasure. He was permitted to appropriate a tract extending twelve miles along one bank of a navigable river, or six miles along one bank and six along the opposite, and stretching back from the river an indefinite distance, "so far as the situation of the occupiers would admit." The consent of the patroon, in writing, was necessary in order that a colonist might leave a colony; and after his term of service was fulfilled he was compelled to return to Holland. The patroons were to have a monopoly of fishing and hunting, and of all mines and minerals, and a pre-emption right of buying the colonists' surplus grain and cattle. The patroons possessed the absolute title to the soil; and their courts had jurisdiction of actions, subject to appeal, in cases of upwards of fifty guilders, to the company's commander and council in New Netherland. The patroons' court had also jurisdiction in criminal cases, even to punishment by death; and in the colony of Rensselaerwyck an agreement was required by the patroon of every settler not to appeal from the sentence of his courts. Kilian Van Rensselaer, Albany's first proprietary lord, was the only one of the patroons who undertook the practical management of his estate. He built on Baeren Island a fort, which exacted of the skipper of every vessel, unless it belonged to the West India Company, a toll of five guilders for the privilege of entering or departing from the waters of the upper Hudson, and furthermore ordained that no skipper should pass the fort without dipping his colors in honor of the patroon. Kilian was a veritable "lord of all he surveyed." By his direction civil officers were appointed to oversee the various business departments of the colony; military agents were named, whose duty it was to fortify outposts, and make all needful preparation against Indian outbreaks; and the educational and religious interests of the colony were not neglected. Kilian died in 1646, and was succeeded by his eldest son and other descendants in tail male. On the adoption of the Constitution of the United States forbidding entail, the estate, in 1839, passed to several heirs. Stephen Van Rensselaer, the then head of the family, resided at that time in the Manor House, and was called by courtesy the "Young Patroon;" and, inasmuch as he held a generalship in the State militia, he was also known as General Van Rensselaer.

Under the first patroon, the village of Beverwyck grew and prospered, for the Dutch were industrious and frugal, and their numbers were increased year by year by fresh arrivals from the old country, so that a fair-sized village nestled under the guns of Fort Orange. The villagers erected mills that were operated by wind and water for grinding corn and sawing lumber; a brewery was erected, that the villagers might quench their thirst with a wholesome beverage; and traffic with the Indians increased. The medium of commerce at

that period was sewant, better known as wampum, which was simply a number of string shell-beads. If black, these beads counted three to a stiver (two cents); if inside white, six. The Indians were not only often deceived with regard to the market value of their commodities, but paid in counterfeit money. False beads were manufactured in the New Netherlands to such an extent that six white pieces of wampum came to equal no more than one Dutch stiver, whereas when the colony was planted the value of one stiver was four wampum beads.

THE PRINCIPAL COUNCIL-GROUND.

Besides its ancient importance as a principal centre of Indian trade, Albany afterwards became a place where the great military expeditions against Canada were fitted out. Its importance as a military station led,



New York State Capitol.

as we have already seen, to its being fortified at an early period; and, although it was often threatened with invasion, no hostile army ever reached it. In addition to the forts already mentioned, a quadrangular fort called Fort Frederick was built on the high ground, now State Street, with lines of palisades extending down what are now Steuben and Hudson streets, to the river. These fortifications were demolished soon after the Revolution, and the only evidence of their existence now remaining are the curved outlines which they have given to the streets in the older parts of the city.

Albany was not only a great trading post for the Indians, but it was also the great council-ground. All treaties with the Indians inhabiting this part of the country were made here. The most important council held was in 1754, when delegates from nearly all of the colonies and distinguished sachems of the Six Nations met here. The convention was called for the purpose of securing the friendship of the Indians, and to consider a plan of the union of the colonies. A plan was drawn up by Benjamin

Franklin and adopted, but afterward rejected by the Imperial Board of Trade. Twenty-two years afterward a similar plan was adopted in the great Declaration of Independence.

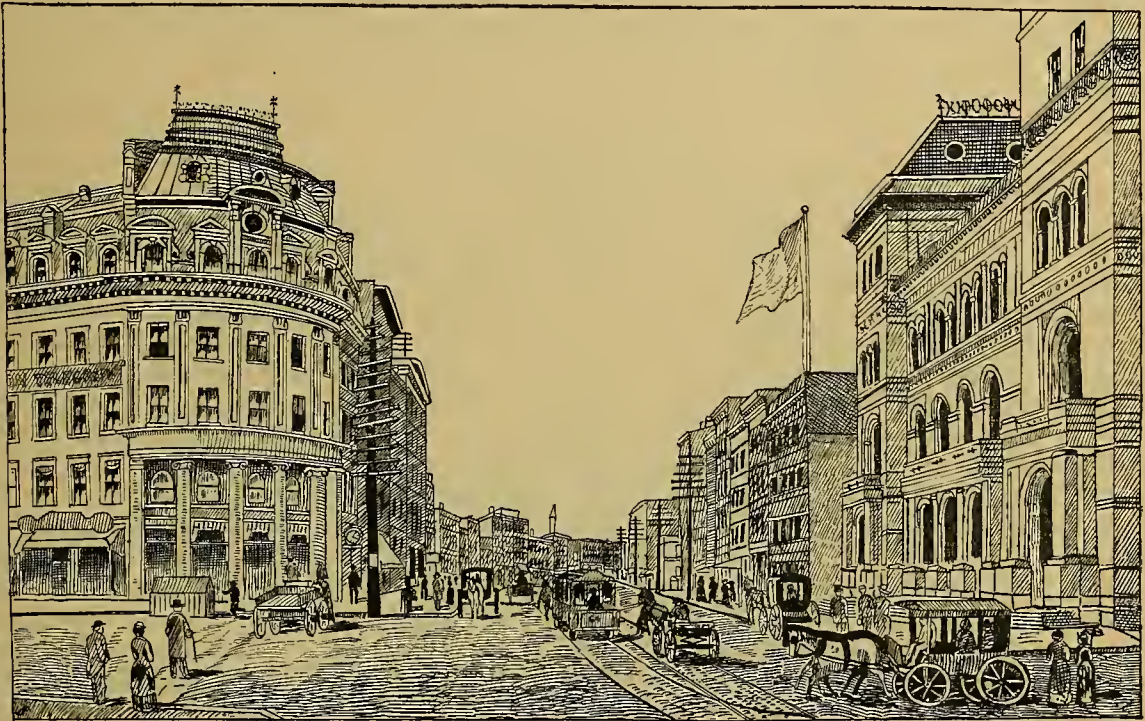
ALBANY UNDER ENGLISH RULE.

In 1652 the then director-general of the New Netherlands, Peter Stuyvesant, granted to New Orange a village charter, and at the same time a city charter to New York, then called New Amsterdam. In 1664, when the English came in war-ships to New York to demand, in the interest of the Duke of York, brother of the then king of England, the surrender of the whole of New Amsterdam, the Dutch, who could never be accused of the lack of courage, quietly surrendered. The Dutch settlers were by no means free men, but dependents upon whom taxes were levied harshly, and it seems to have been a matter of calm indifference to them by whom they were governed, since the conditions they were put under were about equal; for without any fuss they readily transferred their allegiance from their High Mightinesses the Lords States-General to the scion of the royal house of Stuart in 1664, from the Duke of York to the Lords States-General in 1763, and from the Lords States-General to the duke in 1764. During these changes of rulers New Orange had been named Albany, then Williamstadt, and finally Albany again. When New Orange surrendered to the English in 1664, the Dutch, by the terms of the capitulation, were to continue free denizens, to retain their estates and their ancient customs with regard to inheritance, to enjoy their modes of worship and church discipline, and they were also allowed free trade with Holland. Thus began the proprietary government of the Duke of York, which remained in force with one brief interruption from 1664 until 1685, when James ascended the throne and assumed the title of James II.; and thus, too, ended the ascendancy on this continent of the Dutch, after more than half a century of occupation. In 1774 war was declared between England and France, and the colonists prepared to carry it on with vigor; and then came the trouble with the Indians. Although located on the frontier, and almost constantly threatened by the enemy, no foe ever crossed the line of Albany's domain. For a period of three quarters of a century war raged round its borders nearly one half of the time, and the people were kept in a constant state of alarm. For security against Indian incursions stockades surrounding the town were erected for protection. These defences were made of pine logs, thirteen to twenty-three feet in length, and cut to a point at the other end.

In 1686 Governor Dongan granted a city charter to the people of Albany, and it and New York were then the only incorporated cities in the State. By the terms of the charter the new city was given an area of one mile in width along the river, extending in a northwesterly direction the same width sixteen miles. Before the granting of the charter the public records were written in the Dutch language, but afterwards they were required to be kept in English. Dutch, however, was the oral language of the place for many years after. The business centre of the city at that time was very close to the site on which the counting-room and editorial offices of the *Evening Journal* are now located. The business centre of the city then was the social centre also, as the people lived in the same buildings in which their business was carried on. A kind of office or counting-room occupied that portion of a building which stood nearest to the street. The kitchen at the other end of the building served as sitting-room and parlor. The sleeping-apartments were on the main floor, and if the occupant was a free citizen, entitled by the charter to have Indian merchandise in his possession, the attic was used as a storeroom for furs.

In the charter conferring the municipal government the limits of the city were strictly defined. A mayor, recorder, treasurer, six aldermen, six assistant aldermen, a town clerk, sheriff, marshal, and other minor officials were appointed. The mayor, sheriff, and treasurer of the new municipality had to be chosen annually by the governor of the province on the feast-day of St. Michael, on which day the people were to elect aldermen. The treasurer was to be appointed by the mayor, subject to confirmation by the aldermen. It was stipulated that the mayor should have sole authority to issue licenses in the name of the city, and to perform the duties of clerk of the market, and of coroner. Once every fortnight a court of common pleas was to be held, at which the mayor and recorder, and the aldermen, were to hear and determine pleas and actions. The mayor, recorder, and aldermen were to be justices of the peace; and were to sit at the Court of Sessions, or County Courts, and Courts of Oyer and Terminer. The mayor or any three or more of the aldermen were granted power to create "free citizens," and no person or persons whatsoever other than such free citizens could exercise "any

art, trade, mystery, or manuell occupation, within the said city, libertyes, and precincts thereof, saving in the tymes of fayres." To obtain freedom, all persons desiring to pursue the business of a merchant or a trader were required to pay a sum not exceeding about twenty dollars of our money; any one wishing to engage in a trade involving "manuall occupation" was obliged to pay a sum not exceeding about ten dollars. Wednesday and Saturday were named "market-days." The mayor, aldermen, and commonalty of the city were granted forever "the sole and only management of the trade with the Indians, as well within this whole county of Albany as without the same, to the eastward, northward, and westward thereof, as far as his majesty's dominion" extended, "to be managed and transacted by freemen, being actual inhabitants of the said city and within the now walls or stockadoes thereof, and not elsewhere." And "all and every the inhabitants of the said province of New York (the inhabitants of the said city of Albany only excepted)" were prohibited "to trade or traffick with



Broadway, North from State Street.

any of the Five Nations of Indians, called the Senecas, Cayugas, Onondagas, Oneidas, and Mohawks, who live to the westward, or with any other Indian or Indians whatsoever within the county of Albany, or to the eastward, northward, or westward thereof, so far as his majesty's dominions" extended, "or to have or keep in their houses or elsewhere any Indian goods or merchandise, upon the pain and penalty of the forfeiture and confiscation of such Indian commodities, whatsoever, except Indian corn, venison, and dressed deer-skins."

Governor Dongan subsequently attacked the feudal system established by the Dutch, and with a view to rectifying the territorial monopoly so far as it affected the site of the city of Albany. In a report which the Governor made to the British Government in 1687, he said he believed that "in the Albany matter" he had "done good service;" and when he said so he was by no means exaggerating, for this, expressed in his own blunt manner, was the service which he rendered: "Getting the Rensselaers to release their pretence" to the land upon which Albany was then and is now located. The Governor further said in his report: "The town of Albany lies within the Van Rensselaers' colony; and, to say the truth, the Van Rensselaers had the right to it, for it was they settled the place; and, upon a petition of one of them to our present king, about Albany, the petitioner was referred to his

majesty's council-at-law, who, upon a perusal of the Van Rensselaers' papers, made their return that it was their opinion that it did belong to them; upon which there was an order sent over to Sir Edmund Andros that the Van Rensselaers should be put in possession of Albany, and that every house should pay some two beavers (some more, some less, according to their dimensions) per annum, for thirty years, and afterwards the Van Rensselaers to put what rent upon them they could agree for. What reason Sir Edmund Andros has given for not putting these orders in execution, I know not. The Van Rensselaers came and brought me the same orders, which I thought not convenient to execute, judging it not for his majesty's interest that the second town of the government which brings his majesty so great a revenue should be in the hands of any particular men."

The Rensselaers had to yield, and now that the charter had become operative those who held real estate in Albany had no longer need to fear a descent upon them for rent or confiscation by former owners or their agents. But other portions of the territory outside of the limits of the city suffered seriously during "anti-rent" complications which arose between patroons and tenants, long after the death of Dongan. The people of Albany had to thank Dongan no less than the Rensselaers in being freed from such complications.

THE REVOLUTION.

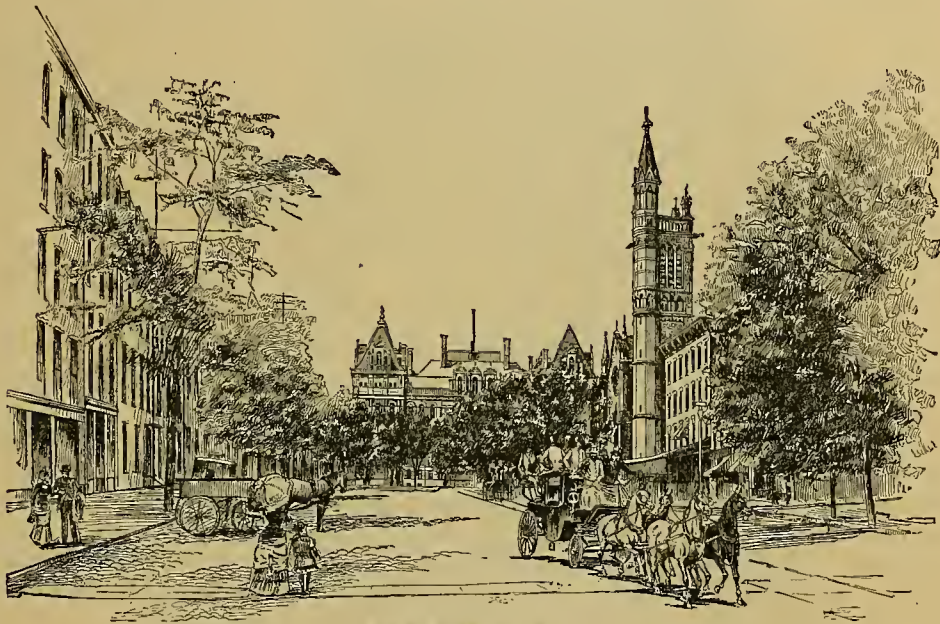
During the Revolution Albany was the headquarters of the Northern Department of the Continental Army. Montgomery, Lafayette, and James Clinton had their headquarters here, and though a patriotic city during the Revolution, Albany was not a unit for freedom. The mayor and the editor of the only newspaper then published in the city were loyalists of the rankest type, and both were banished from the country, the offending scribe never to return. On July 19, 1776, the Declaration of Independence was first read in this city from the steps of the old City Hall, standing on the corner of the present Broadway and Hudson Avenue. In the evening a large party of patriotic citizens, under the lead of Major Van Buren, took the King's Arms from the Court House and carried them to the centre of State Street, where they were burned. The advance of Burgoyne in 1777, with the English army temporarily depopulated the town, but his capture at Saratoga restored confidence. In 1781 a bold attempt was made to abduct Gen. Schuyler while he was residing in his mansion, which is still standing in the south part of the city. In this house were entertained Washington, Franklin, Chase, and Carroll; Gates, Lafayette, Steuben, and De Rochambeau; and Burgoyne and Riedesel as guests, though prisoners of war. Two notable marriages took place in this house—Alexander Hamilton and Elizabeth, the second daughter of Gen. Schuyler, in 1780; and ex-President Filmore and the widow McIntosh in 1858. At the Hamilton wedding was Aaron Burr, who afterwards slew Hamilton in a duel at Weehawken, opposite New York. The entire Dutch element, under the lead of the Van Rensselaers, Van Courtlandts, Van Schaicks, Schuylers, Ten Broecks, and Livingston,—the latter Scotch in name but three-fourths Dutch in blood,—were enlisted with the patriots of Virginia and New England in the battle for independence. Few of the names immortalized in that arduous struggle stand so high as those of Philip Schuyler, Peter Gansevoort, and Philip Livingston, each of whom was born, lived, and died in Albany.

ANCIENT AND MODERN ALBANY.

In 1795 the town of Colonie was annexed to the city; and in 1870 a portion of Watervliet on the north and a portion of Bethlehem on the south were annexed. In 1709 there were in the city and county 662 men, 340 women, and 1014 children; eight years later there were 382 men, 272 women, and 805 children. In 1714 there were living in the three wards of the city 1135. Of this number 494 were white males, 528 white females, 47 male slaves, and 66 female slaves. In the county of Albany the population was 3290, 458 of whom were slaves. In 1723 the population of the county had increased to 6501. In 1731 the population of the county was 8703. In 1742 in the three wards of the city there were 204 freeholders. In 1749 the population of the county was 10,634. In 1786 Albany was the sixth largest city in the United States. It contained 550 houses, and the population estimated at 3050. In 1789, Mr. Moore tells us, Albany contained about 600 houses and about 4000 population. In December, 1796, an enumeration of the buildings showed that there were in Albany 701 dwelling-houses, 131 stores, 68 store-houses, and 103 stables. In 1790 the population was 3509; in 1810, 10,762; 1820, 12,541; 1850,

50,862 ; 1865, 62,613 ; 1875, 86,013 ; 1880, 91,243 ; and the inhabitants now are computed to number over 100,000.

Mr. Arthur James Weise, in his History of Albany, thus relates the manners and customs of the early settlers, in 1685 : "The houses in the village, about one hundred in number, were mostly built of logs, or of framed timber; some were built of brick ; few of the steep gable-roofs had eave-troughs. The chimneys were mostly built on the outside of the houses, at their gable ends, and were made wide and deep at the bottom for large fire-places. Stoops, low wooden platforms, with backed benches, were generally placed before the front doors. These porches on fair summer evenings were the favorite out-door sitting-places of the villagers. In the best rooms of the wealthiest were bedsteads with high posts that almost touched the ceilings, a cloth canopy from the top on a frame hung down so as to nearly touch the floor. The valance was a curtain on the lower part of the bedstead. The kitchen was the living room, especially in the winter. In the spacious fire-place was the horizontal bar, from which by iron hooks was hung the various kettles used in cooking ; the loom stood in one corner of the room, upon which the wife and daughters wove the linen and woolen fabrics for the use of the household ; the spinning-wheels and the



State Street, Albany.

baby's crib that stood near, the hams and bacon, the cases of puddings and sausages, the strings of red-pepper pods, the bunches of dried herbs, the yellow ears of corn, all hanging from the heavy beams overhead, and the quaint furniture, gave a very unique and comfortable appearance to the kitchens of the first families of Albany. 'Occasionally in these kitchens the friendly Mohawks with their squaws and papooses found shelter from the weather of a winter's night, and saw the hospitable Dutchmen dandling their little children on their knees while their busy wives sat at their looms casting the thread-bearing shuttles through the warps of some desired cloths. When the bell of the Reformed church rang the curfew at eight o'clock at night, the people of the village carefully covered the coals on the kitchen hearth with ashes and went to bed. At sunrise tall columns of smoke began to ascend from the chimneys, and shortly afterwards the risen families were eating their morning meals of plain but substantial food."

The Rev. John Miller, describing Albany in 1695, says : "It is in circumference about six furlongs, and hath therein about 200 houses. The form is septangular, and the longest line, that which butts upon the river, running from north to south. On the west angle is the fort, quadrangular, strongly stockadoed, and ditched round, having in it twenty-one pieces of ordnance mounted ; on the northwest side are two block-houses, and on the southwest as many ; on the southeast angle stands one block-house ; in the middle of the line from thence northward is a horned work, and in the northeast angle a mount. The whole city is well

stockadoed round, and in the several fortifications named are about thirty guns." In 1704 a new stockade was built around and the fort strengthened. The Rev. Samuel Chandler, who was in Albany in 1775, writes of the buildings and streets of Albany as follows: Some of the fire-places in the houses of the Dutch people had very small jambs with three or four rows of tile; along the streets were rows of small button-trees; many of the brick houses were curiously flowered with black bricks and dated with the same. The governor's house was ornamented with two black-brick hearts; the brick houses were commonly one story high, and their gable ends were notched like steps; they had window-shutters, and loop-holes in the cellars.

In 1704 the sides of the road were ordered to be paved, eight feet in width, in front of all houses and lots. It was not until after the Revolution that the entire roadway was paved. About 1850 flag-stones were substituted for brick, and in 1875 granite blocks were introduced for streets. The streets are now lined with some of the finest public buildings, commercial emporiums, private mansions, etc., to be found in the country. When the city, as in 1676, was surrounded by wooden walls, the district comprised within these walls embraced the area of Pearl, Steuben, and Beaver streets. The walls, which had openings for musketry, were thirteen feet high, two feet thick, and had six gates. Street lights were introduced in 1770. Before this, citizens were required to place candles in the windows of their houses. Gas was first used in 1845. In 1881 the electric light was introduced, and Albany is to-day one of the best artificially illuminated cities in the country, while its streets are models of cleanliness and order. The principal streets are Broadway and Pearl Street, which run parallel with the river, and State Street, one hundred feet wide, which ascends the hill to the Capitol, and thence, narrower, to the limits of the city proper westward. Washington Avenue runs parallel to it, commencing from in front of the City Hall, and continues as the Schenectady turnpike. The view from the highest parts of the city is extensive and picturesque. To the north are seen the city of Troy and the adjacent villages, and in the distance the hills of Vermont; to the east the beautiful country lying on the opposite side of the mountains.

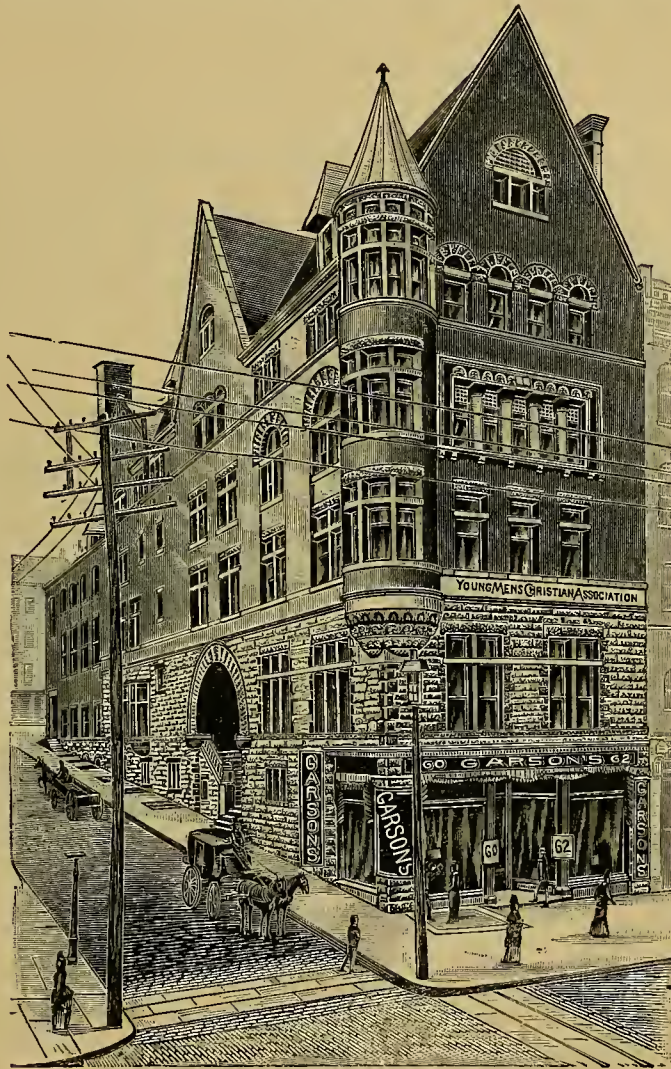
THE SEAT OF THE STATE GOVERNMENT.

The seat of the State Government, originally fixed at New York City, was removed to this place in 1798. The old State Hall was erected in 1798, the corner-stone being laid by Abraham Ten Broeck. The architect was William Sanders. This building stood on the corner of State and Lodge streets. In 1855 it was demolished, and the present Geological Hall erected. The present Capitol is a magnificent and costly structure, standing at the head of State Street. Viewed from all the approaches of the city it towers in solitary grandeur far above the comparative pigmies that surround it. The work of excavation was begun under a plan of Thomas Fuller, in December, 1867, and it contemplated the erection of a structure 300 feet front by 400 feet deep, with a centre court enclosed, the façade to be located at a frontal about 100 feet in the rear of the old building. The first stone in the foundation was laid in July, 1869, and the corner-stone on June 24, 1871, amid impressive ceremony, witnessed by an immense concourse of people. Its exterior walls are of Maine granite, in the Renaissance style of architecture, the interior decorations being wholly of stone of various character, but of exquisite beauty. The dome of the building gave signs of falling in 1888, and it was at once repaired and strengthened. Near by are the State Hall, State Library, Geological and Agricultural Hall, Normal School, and State Arsenal and Armory. The City Hall is also an elegant structure, faced with Sing Sing marble, and stands on the corner of Eagle Street and Maiden Lane. Here is kept the original city charter granted by Governor Dougan, and the walls of the Council Chamber are adorned with portraits of all the Governors of New York State. This edifice was built in 1870 at a cost of \$200,000, and it is occupied by the following city officials: Mayor, Clerk of Common Council, Chamberlain, Deputy Chamberlain and Receiver of Taxes, Police Court, Justices' Court, office of Overseer of the Poor, Fire and Police Commissioners, Park Commissioners, Street Commissioners, City Survey and Engineer, Fire Alarm, Telegraph, Chief of Police and Fire Department, Property Clerk and Detective Office, Second Precinct Station House, Excise Commissioners' Office, and Common Council Chamber, on the second floor. The old City Hall, which stood on the corner of Broadway and Hudson Avenue, the site being now occupied by the Commercial Building, was one of the most prominent structures in the city, and was erected about 1743. On the 19th of July, 1776, the Declaration of Independence was read and published at this spot, in the presence of an immense multitude of people, including a large number of Continental troops. In 1876 the citizens of Albany commemorated this

event by placing a tablet on the face of the present building. In 1780 and in 1789 the legislature of the State met and held its annual sessions here. Independent of the buildings and institutions that are controlled by the State there are many

CITY AND PRIVATE HOSPITALS AND EDUCATIONAL INSTITUTIONS.

Of the former, the Albany Hospital, corner of Howard and Eagle streets, is most prominent. It was incorporated April 11, 1849, being started on a subscription of citizens at first of \$40,000, and some years



Young Men's Christian Association, Albany, N. Y.

later raised to \$100,000 in cash, which has from time to time been added to until the total amount received by this means will exceed three times this sum. The hospital was opened November 1, 1851, and in 1854 removed to its present site. In 1872 a large addition was built, with all the latest improvements and accommodations, affording wards for 75 public patients and private rooms for fifty others. The medical and surgical staff is composed of eighteen of the best physicians of the city, besides three resident physicians. There is an eye and ear infirmary and dispensary attached, and a fine amphitheatre for surgical operations. St. Peter's Hospital, corner of Broadway and North Ferry Street, in charge of the Sisters of Mercy, was opened in November, 1870. This also has an eye and ear infirmary and a dispensary. Albany City Homœopathic Hospital, 123 North Pearl Street, has a medical staff including the leading homœopathic physicians

in the city. The Medical College, located on Eagle Street, between Jay and Lancaster, was founded in 1838 by Drs. Allen March and James H. Armsby, and is now a prosperous establishment. Its laboratories are complete and extensive. There is a valuable library, and its museum, which is open daily for visitors, is one of the finest in all departments of any medical collection in the United States. The Medical College, with the Law School and the Observatory, now has an organic connection with Union College at Schenectady, under the name of Union University. The Dudley Observatory, one of the leading institutions of the city, was founded by the gifts of Mrs. Blandina Dudley, widow of the Hon. E. Charles Dudley, and others, incorporated in 1852, and dedicated August 28, 1852, by a memorial address by Edward Everett. It is located on Dudley Avenue, west of North Pearl Street, in the north part of the city; and on an eminence known as Observatory Hill. The building is in the form of a cross, and contains some of the largest and finest instruments ever constructed. Among the remarkable instruments are Scheutz's tabulating machine, astronomical clocks, and meteorological instruments; also an astronomical library of over two thousand volumes. The Albany Institute is a society first formed in 1791 for the advancement of science, and it publishes its transactions.

The Albany County Penitentiary is situated on Delaware Avenue, one mile west of the Capitol. This model institution was erected in 1845-6, under the superintendence of the late Gen. Amos Pilsbury, and the building covers three acres of land. The building has a beautiful frontage of ten acres. The first prisoners were received at the Penitentiary on April 17, 1846, and on November 1, 1848, the entire structure was completed. The convicts are employed, their labor being hired to contractors.

The Albany Almshouse, Insane Asylum, and a Fever Hospital are located upon a farm of 116 acres, one and a half miles southwest of the city, and are under the management of the city authorities. The Industrial School building is located on the same farm. The Albany Orphan Asylum on Washington Street, at the junction of the Western Turnpike, was incorporated in 1831. It was erected by private subscription; it is now aided by State funds. The St. Vincent Orphan Asylum, incorporated in 1849, is under the charge of the Sisters of Mercy. The male department, two miles west of the Capitol, is under the charge of the Christian Brothers.

EDUCATIONAL AND RELIGIOUS FACILITIES.

In the important particular of school facilities Albany is in no sense behind her sister-cities, and of these too much cannot be said in praise. They are one of Albany's prides, and properly so. If to any one thing more than another our country owes its standing to-day among the great nations of the earth, it is to its unexcelled school system, which has made our youth the peers of those of other countries. From Albany's earliest settlement the subject of schools received the attention of the citizens, and at present no expense is spared to bring the schools of the city up to the highest standard of perfection and excellence. The laws of the State have been directed with a liberal hand to attain this end, and nowhere in the State have the people more generously contributed to the support of the education of youth than in Albany. Aided by special legislation the city has been enabled to erect and support twenty-six school-houses, each of which is furnished with every convenience necessary to make school life enjoyable and advantageous. The schools are under the direction and control of a Board of Education, the members of which are numbered among the most influential citizens. The private schools of the city are models of excellence, and have a large patronage from both residents and non-residents of the city. About the year 1650, Dominie Grosvenor held a meeting for the purpose of building a school-house. The settlers contributed the needful money, and soon the school-house was erected. On the 9th of September, 1650, Andreas Jansen was elected teacher.

In 1664, during the English occupation, Governor Nicolls, in order that the children of the Dutch might learn the English language, granted the following license: "WHEREAS, The teaching of the English-Tongue is necessary in this Government, I have therefore thought fitt to give License to John Shutte to bee the English Schoolmaster at Albany; And upon condition that the said John Shutte, shall not demand any more wages from each Schollar than is given by the Dutch to the Dutch Schoolmaster, I have further granted to the said John Shutte that hee shall bee the only English Schoolmaster at Albany."

By a resolution of the common council, April 8, 1721, it was resolved: "WHEREAS, it is very requisite and necessary that a fitt and able schoolmaster settle in this city for teaching and instructing of the youth in

spelling, reading, writing, and ciphering. In November, 1779, an Academy was opened, George Merchant being principal and Suel Chapin assistant. This school was held in the Vanderheyden Palace. In May, 1812, the Lancaster school was incorporated. The School term commenced in the Mechanics' Society building, on the northwest corner of Chapel and Columbia streets. On the 5th of April, 1817, the new school building was erected on the present site of the Medical College, but was discontinued as a school in 1834. A leading school is the Albany Academy, for boys, and which was incorporated March 4, 1813. On July 29, 1815, the corner-stone of the Academy was laid by Philip S. Van Rensselaer. In 1817 it was occupied by the school. T. Romeyn Beck was principal of the institution. The cost of this building was about \$100,000. The building is of free-stone, and fronts on Academy Street, north of the Old Capitol. The possibilities of the electric telegraph were first discovered in a room in this building, and from the discovery there made grew all that is now possessed in the magnetic wire. In 1814 Ebenezer



Kenmore Hotel.

Foot founded a Union School, from which has arisen the widely-known Albany Female Academy. This institution, now the oldest in the city, is in a very flourishing state and largely attended. Albany Female Seminary and Albany Institute are also successful educational establishments.

The public schools now afford instruction to 20,000 children of both sexes, and are conducted at an annual expense of over \$100,000.

The first public school building, erected in 1832 on State Street, known as District School No. 2, was the first school-house built under the legislative act of 1830. In 1866 another act was passed establishing free schools, and Albany, as we have already said, to-day possesses one of the most splendid and perfect school systems in the country. The High School was erected in 1875 and 1876, and occupied May 4, 1876.

The churches of Albany are numerous, reaching seventy-eight distinct organizations. These are divided among the various denominations as follows: Baptists, twelve; Roman Catholics, twelve; Methodists, eleven; Presbyterians, ten; Episcopalians, nine; with the other denominations in the following order: Lutheran, Reformed, Union, Jewish, Evangelical, Congregational, Second Advent, Universalist, and Friends. Many of these organizations occupy very handsome and stately edifices. One hundred and sixteen societies

keep the citizens congregated in good fellowship, and engaged in the work of benevolence, temperance, and the social advancement of each other.

THE PRESS.

Nothing indicates more faithfully the spirit and intelligence of a community than its public press. The press of Albany includes several journals of acknowledged rank and standard, and the leaders of thought and sentiment. The list of publications is as follows : *Albany Argus*, daily, Sunday, semi-weekly, and weekly, Argus Company, publishers, Beaver Street, corner Broadway ; *Albany Evening Journal*, daily, semi-weekly, and weekly, The Journal Company, 61 State Street ; *Albany Evening Post*, daily, M. and E. Griffin, 7 Hudson Avenue ; *Albany Evening Union*, daily, 28 Beaver Street ; *Albany Daily Herald*, Jacob Heinmiller, 87 Westerlo Street ; *Albany Law Journal*, weekly, Weed, Parsons, & Co., 39 and 41 Columbia Street ; *Albany Morning Express*, daily and Sunday, Albany Morning Express Co., Green Street, corner Beaver ; *Albany Times*, daily and weekly, T. C. Callicott, 401 Broadway ; *Daily Press and Knickerbocker*, The Press Co., 18 Beaver Street ; *Criterion*, weekly, Burdick & Taylor, 481 Broadway ; *Cultivator and Country Gentleman*, weekly, L. Tucker & Son ; *Freie Blätter*, daily, A. Miggael, 44 Beaver Street ; *Medical Annals*, monthly, Burdick & Taylor, 481 Broadway ; *Our Work at Home*, monthly, Albany City Tract and Missionary Society, 9 North Pearl Street ; *Outing*, monthly, Outing Publishing and Printing Co., 59 North Pearl Street ; *Sunday Press*, weekly, The Press Co., 18 Beaver Street ; *Catholic Telegraph*, weekly, Catholic Telegraph Publishing Co., 51 Hudson Avenue ; *The Poultry Monthly*, The Ferris Publishing Co., 481 Broadway ; *The Voice*, monthly, E. S. Werner, 59 Lancaster Street ; and *Weekly Press and Legislative Journal*, weekly, 18 Beaver Street.

BANKING FACILITIES.

Albany's important business interests have necessitated the founding of a number of banking institutions. The National banks are as follows : First National Bank, Union National Bank of Albany, National Albany Exchange Bank, Merchants' National Bank, New York State National Bank, National Commercial Bank, and Albany City National Bank. In addition there are seven savings banks, two State Banks, one safe deposit company, and a number of private bankers. The savings banks are : The Albany Exchange Savings Bank, Mechanics' and Farmers' Savings Bank, Home Savings Bank, Albany City Savings Institution, Albany County Savings Bank, National Savings Bank, and the Albany Savings Bank. The Mechanics' and Farmers' and the Albany County Bank are under State organization.

MANUFACTURES AND COMMERCE.

Some of the largest manufacturing industries in the State are to be found within the limits of the city of Albany. The most prominent manufactures were for a long time stoves, including now holloware, averaging annually about \$3,000,000. There are numerous shoe factories, some thirty-three brewers and malsters, several manufacturers of aniline colors, furniture, flour, brick, oil-cloth, paper collars, safes, pianos, jewelry, soap, candles, boilers, machinery, etc. The work-shops of the New York Central and Hudson River Railroads at West Albany give employment to more than two thousand persons. The cattle-trade of Albany is of the greatest importance, and the city is in this line the central market for New York city and New England, the stock traffic amounting to over \$20,000,000 a year. Grain and the products of the extensive local manufacturing interests are also exported. The sales of barley amount to more than 2,000,000 bushels per annum, most of which is consumed by the brewers. Early in the history of the city, lumber took a very prominent position in its business interests, and the trade has so grown that Albany has become the most important lumber centre in the East. The lumber district of Albany is one of the great features of the city, and lies principally between the canal and river, and extends a distance of nearly two miles. Every facility is here afforded that the situation permits. Very extensive piers have been built to accommodate the trade, the length of dockage, including the river front, being about ten miles. The annual receipt of lumber will reach 350,000,000 feet, while the stock stored aggregates about 120,000,000 feet.

The city has a Board of Trade and a Board of Lumber Dealers. The wholesale and retail trade of the city is one of great extent, and many large and substantial houses are engaged in supplying the demands of

trade. To the leading manufacturing and mercantile establishments we make more detailed reference in subsequent pages of this work, and the review we give of these houses amply illustrate the importance of Albany as a purchasing centre.

ALBANY AND THE CIVIL WAR.

As in the wars of the Revolution and with England in 1812, Albany was zealous in and contributed of her blood and treasure to the memorable Civil War. When that fierce struggle commenced and the news of the attack on Fort Sumter was received, party zeal was cast aside, and the people vied with each other in demonstrations of loyalty and devotion to country. Offices for recruiting soldiers were opened. Thirty thousand dollars were appropriated by the Common Council for the families of volunteers, and the women organized a relief association. The 25th Regiment, New York State Militia, left the City on April 22d, 1861, and arrived in Washington on the 29th; being the fifth regiment that arrived at the seat of war. During the entire period of the civil contest, Albany was an important recruiting station and depot for volunteers.

THE WATER SUPPLY AND FIRE DEPARTMENT.

The city of Albany is supplied by water principally by Patroon Creek. A private company obtained the first supply of water from Malzlandt Kill in Watervliet, and their reservoir still in use, was built on Eagle, between Columbia and Steuben streets. In 1850 an act was passed to secure the construction of water-works by the city government. The works of the old company were bought, and the present ones erected soon after, at a cost of one million dollars. This supply is taken from five miles west of City Hall, where the main reservoir, Rensselaer Lake, is located. It covers thirty-nine acres, and has a capacity of one hundred and eighty million gallons, and is two hundred and sixty-two feet above the river. A brick conduit brings it down to Bleecker Reservoir, from which and from Tivoli Reservoir in the valley below, it is distributed to the city. The works are under a Board of Commissioners. Albany has been lighted with gas since 1844, and its fire department is organized in a most thorough manner and equipped with the latest appliances for the prompt extinguishing of fires. In the lower part of the city the pressure of the reservoirs is of itself sufficient to throw water over the buildings. A fire-alarm telegraph was organized in May, 1868. Albany, in the course of her history, has suffered severely from fire and water. In 1797, a fire destroyed 97 dwellings and made 150 families homeless. On August 17, 1848, a fire broke out that destroyed a considerable portion of the mercantile section of the city bordering upon the river, and also many boats in the canal basin. The lower part of the city has often been inundated by water. On February 9, 1857, the breaking up of the ice in the river caused the lower part of the city to be submerged, and the water rose so high that it covered Broadway in front of the Exchange, and caused a vast amount of damage.

ALBANY'S PRESENT.

As a place of residence Albany presents many attractions. The location is one of the most delightful in the State, and it is surrounded by natural rustic beauties that are the admiration of all who visit them. The city has beautiful parks, well-paved streets, libraries, places of amusement in variety, an abundance of schools and sanctuaries, prosperous business enterprises, and all the essentials that go to make life pleasant and enjoyable. The city is well governed, life and property are adequately protected, and the city's prospects are of a most cheering and assuring character.

CITY OF ALBANY.

Kelly, Williams & Van Derzee, General Agents Penn Mutual Life Insurance Company, No. 69 State street.—The purely mutual system of life insurance has proved the most satisfactory and popular for numerous reasons, and the Penn Mutual Life Insurance Company of Philadelphia stands to-day the most thoroughly representative exponent of the great cardinal principles involved. It was duly chartered and began business in the year 1847. The Penn for many years confined its business to the states of Pennsylvania, Delaware and Maryland, but the popularity of its policies, and demand from other sections for securing insurance in such a sound, reliable, and conservatively managed company, has resulted in the extension of its agencies, notably that in Albany, under the able management of Messrs. Kelly, Williams & Van Derzee, of No. 69 State Street. Its prompt settlement of all losses, low rates for insurance, large payments of dividends, and reduction of premiums, coupled with the liberal, explicit wording of its policies, has placed the company in the foreground as the most popular and wisely managed insurance corporation in the United States. The individual members of the firm who constitute the Albany representation of the "Penn" are Messrs. Henry Kelly, T. J. Williams, and Frank Van Derzee, gentlemen whose executive abilities are of the highest order, as evidenced by the amount of business transacted through their agency in the eastern section of the State, which renders it obvious that the manifold interests of the company could not be placed in other hands more thoroughly qualified to perform every duty incumbent upon them. The following statement of the Penn Mutual Life Insurance company to Dec. 31, 1887, will give our readers an excellent idea as to its financial strength and vast resources:

DR.

To Premiums, ...	\$28,043,847.70
" Interest, profit on stocks, etc., ...	8,675,526.44
" Interest accrued, etc., ...	76,458.76
" Increase in value of stocks, etc., ...	436,509.75
" Net deferred and unreported premiums, ...	259,733.69
	\$37,492,076.34

CR.

By Death Claims, ...	\$9,013,897.78
" Matured endowments, ...	710,612.27
" Surplus premiums returned policy-holders, ...	6,986,189.24
" Surrendered and lapsed policies, ...	2,340,521.88
" Re-insurance, etc., ...	266,324.82
" Taxes, ...	549,864.44
" Commissions, agency expenses, rent, salaries, ...	5,024,406.88
Balance of Assets, January 1, 1888, ...	12,600,259.03
	\$37,492,076.34

Sumner & Hascy, Wholesale Lumber Dealers, Lumber District.—Among the most active and enterprising wholesale lumber houses of this city is that of Messrs. Sumner & Hascy. A. A. Sumner and O. L. Hascy, the members of the firm, are possessed of vast practical experience, coupled with perfected facilities and influential connections. They have long maintained an enviable reputation for handling the choicest growths of Michigan and Canada pine, and they have numbered among their customers many of the

largest lumber dealers all over New England and New York state. At the present time the firm is doing a larger trade than ever, and has every accommodation, including 1200 feet of dockage, and conveniences for receiving, piling and shipping. Both partners are authorities in the market, and active and valued members of the Lumber Dealers' Association. Handling as they do such desirable grades of seasoned white pine, we strongly recommend this house to the trade generally of New England, New York and New Jersey, also to explorers.

Samuel G. Payn, Jr., Artist, No. 91 North Pearl Street.—Mr. Samuel G. Payn, Jr., is one of the oldest established artists in the city, and is too well known and popular to need any further mention of an introductory nature. Twenty years ago, Mr. Payn established himself in his present line of business activity, after studying the art of making portraits in crayons and pastel, under a celebrated French teacher, and has since made a specialty of this particular branch of the enterprise. He executes portraits of all sizes in the most life-like, handsomely finished and satisfactory manner, and every picture bearing his name as that of the artist is guaranteed to be unsurpassed in quality and artistic workmanship. He is also a solar printer, and the only one in this vicinity, of ample experience and gives special attention to enlargements of portraits on plain or tinted paper, water color paper and canvas, and upon reading his price list it will be noted that work of superior quality is done at reasonable figures which compare most favorably with those of rival houses. Mr. Payn is a native of Albany, a thoroughly practical artist who superintends the work of his many assistants, and invariably gives entire satisfaction to his many patrons in New York, Massachusetts and Vermont, where the bulk of his permanent trade is established.

William Gould, Jr., & Co., Law Publishers, No. 68 State Street.—The leading firm of law publishers, not only in New York state but also in the country at large, is that of Messrs. William Gould, Jr., & Co., of No. 68 State Street. It is by far the oldest established, having been founded away back in 1803 by the late Mr. William Gould. He conducted it for many years, and was succeeded by the firm of A. Gould & Co., subsequently becoming Gould, Banks & Gould, then Gould, Banks & Co. Eventually Mr. William Gould became sole proprietor, afterward his son, Mr. William Gould, Jr., coming into co-partnership under the familiar name and style of Wm. Gould & Son. The lamented decease of Mr. William Gould, Sr., occurred in 1885, since which date the firm of Messrs. William Gould, Jr., & Co. has ably and successfully carried on the business. The partners beside Mr. William Gould are Messrs. Otis Allen Gould and Albert L. Gould. They are possessed of vast practical experience, perfected facilities and influential connections. They are publishers and dealers at wholesale and retail in full lines of law books, including the official reports of this State and of all the others. Their printing house is thoroughly equipped with the choicest of type and material, and their work is renowned for clearness, typographical beauty, careful revision and excellent substantial binding. The firm have important official contracts, and do a business of great and growing magnitude. Mr. William Gould has been director of the Exchange National Bank.

Delavan House, T. E. Roessle & Son, Proprietors.—A perfect exponent of the truly American science of hotel keeping is the widely known Delavan House, Albany, N. Y. In every way the Delavan is a representative hotel, sharing equally with two or three others the reputation of standing at the head of the hotel business of the capital city. In truth it has never been called to compete with other hotels, for since it was opened, it has always had a select, influential and extensive patronage from the best classes of the community. The guests of the Delavan House have the best of accommodations, fare and service; this ably managed and superior hotel renews on its registers year after year the names of numbers of our prominent citizens, senators, assemblymen, tourists, etc., who make it their permanent home when in the city of Albany. The hotel was built by the Delavan estate in 1845, and was opened in 1849 by T. Roessle, who conducted it till 1867, when the Lelands succeeded to the management. In 1882, Messrs. T. Roessle, Son & Co. (grandfather, father and son), became proprietors and continued the business till 1885, when the present firm of T. E. Roessle & Son assumed control. The partners, Messrs. T. E. Roessle and E. O. Roessle, have had great experience, who have made a name and reputation

possible, and since its organization on January 26, 1874, it has had a growth and secured a class of worthy membership. The association was incorporated on January 20, 1877, and its by-laws and regulations are clear, just, and based on the principles of true life insurance, pure and simple, provided without any "extras" or unnecessary expenses whatever. The mutual system is here seen at its best. Though known as the "Boatmen's" Association, any citizen in good standing, and in good health, under fifty years of age, can become a member. The membership is largely boatmen and those connected with river pursuits, and no better risks can be had; the rate of mortality is very low, and the assessments are small, and the association is in an excellent financial condition, and we would advise all who seek to make sure provision for their families after their death to insure here. The admission fee is only \$3, and the assessments are very low, being graduated as to ages, from 90 cents to \$1.35, payable at each death, except when there is \$10,000 in the association's treasury, when no assessment is levied. The average amount of life insurance paid over is \$1,500, and the association is in a solid flourishing condition; a purely mutual concern. The officers who are as follows; president, Mr. James S. Campbell, the well-known steamboat agent;



for the Delavan House not only in Albany but throughout the entire country. Mr. T. E. Roessle is also proprietor of the Fort William Henry Hotel, Lake George, N. Y., and likewise of the famous Arlington, Washington, D. C. The Delavan is a spacious and substantial five story building, covering the entire block, and contains 400 rooms available for guests. It has latterly been thoroughly renovated. All modern improvements are here, including safety passenger elevator, steam heat, electric lights, annunciators, telegraph office, barber's shop, billiard rooms, etc. The Delavan is handsomely furnished throughout, while its rooms are the largest and best ventilated in the city. The sanitary arrangements are complete, while every possible care and attention have been paid to the means of escape in case of fire. The culinary department is under the supervision of a distinguished French chef, while everything of the finest quality is to be found in the menu. In fact so complete is everything in the Delavan, that visitors having once stopped here are certain to return when again visiting the city. Mr. E. O. Roessle is one of Albany's public spirited citizens. He is secretary of the N. Y. Hotel Men's Association, and is a major on General Parker's staff, Third Brigade. Guests ever remember with pleasure their delightful stay at the Delavan House, which challenges comparison and criticism with any similar establishment in the United States.

Albany Boatmen's Relief Association, James S. Campbell, President, Samuel Cook, Secretary.—One of the most useful, economically managed and honorably conducted of the benefit associations of the State of New York is the "Albany Boatmen's Relief Association." Its mission is one of the most humane and beneficial

vice-president, Mr. R. B. Rock, influential in commercial circles, and likewise a popular steamboat agent; treasurer, Mr. P. Kinnear, long a prominent brass founder of Albany; secretary, Mr. S. Cook, an energetic and popular officer, who faithfully discharges the duties devolving upon him; the association's attorney is Mr. Galen R. Hitt.

Hughson & Co., Wholesale Lumber Merchants, Nos. 1 and 2 Lumber District.—Prominent among the representative and old-established houses, extensively engaged in handling lumber at wholesale is that of Messrs. Hughson & Co. This business was founded half a century ago by Messrs. Hill & Sandford, who were succeeded by the firm of Sandford & Van Netten, the business then passing into the hands of Carey & Salisbury, the present firm assuming control twenty-four years ago. The co-partners, Messrs. J. C. Hughson, Nelson H. Salisbury and Ward C. Hughson bring great practical experience to bear, coupled with an accurate knowledge of every detail and feature of the lumber trade, and the requirements of manufacturers and large buyers. Their yard is spacious and affords ample space for handling and piling, while their dock frontages extend for 3000 feet, enabling several vessels to discharge cargo at the same time. Messrs. Hughson & Co. employ in Albany sixty workmen, and their sales of soft pine, spruce and hemlock for the past year amounted to forty-five million feet, in addition to vast quantities of shingles, lath, etc. They constantly keep in stock several million feet of the forest lumber, which is offered to the trade and manufacturers at the lowest ruling market prices. The trade of the firm extends throughout all sections of New York and New England and is steadily increasing.

Treadwell & Co., Leading Manufacturers of, and Dealers in Fine Furs, No. 482 Broadway, Albany, and No. 676 Broadway, New York City.—The name of Treadwell will ever remain honorably and prominently identified with the American trade in fine furs, both at wholesale and retail. No house has achieved such distinction and developed such perfected facilities in this line as that of Messrs. Treadwell & Co., of the Broadways of Albany and New York City. The business is the oldest in this branch of effort, having been founded in 1832 by the late Mr. George C. Treadwell. He was a merchant of the old school as regards integrity, but of the new as regards a progressive and energetic policy, and he early developed the leading trade in the line. To him is due the invention of the only really valuable, everlasting, non-fading dye for sealskins, and his garments, from their first introduction to the trade, up to the present time, have never had a rival. The lamented decease of Mr. George C. Treadwell occurred in 1885, since which time Mr. George H. Treadwell has carried on the Albany business upon an ever-increasing scale of magnitude, to which he brought ten years of experience in dyeing under his father's immediate eye. The old and honored name and style has been retained, and Mr. H. Treadwell, brother of George C., represents the concern in New York City since 1887, having a large store, most desirably located at No. 676 Broadway. Mr. George H. Treadwell is the sole proprietor of the secret dye for sealskins. He is the leading authority in America on all that appertains to furs, from their raw state until they are fashioned to adorn the fairest wearers. To vast practical experience he unites marked executive ability, perfected facilities and influential connections. His factories are situated on Vosburg Street, three floors, 40 x 90 feet in size. They employ from eighty to one hundred hands. He is a direct importer of the best raw sealskins, and puts them through processes of the most elaborate character, resulting in their becoming far superior to ordinarily prepared furs. After dressing, he dyes them with the world-famous Treadwell's dye, which has stood the severest tests for the past forty years, and is incomparably the best. Treadwell & Co.'s seal goods never need re-dyeing, because they do not fade. The firm's wholesale trade in skins of their dye is steadily enlarging, because manufacturers and dealers secure better results and make more and lasting customers. The premises at No. 482 Broadway, Albany, comprise three floors and basement, 25 x 225 feet in dimensions, where is displayed and carried by far the largest stock of furs in the city, and in fact anywhere. This is exclusively a fur store where the most magnificent seal sacsques, dolmans, ulsters, etc. in the world are obtainable at very moderate prices. In fact, owing to their vast trade, Treadwell & Co.'s quotations range under those asked for vastly inferior goods elsewhere. It is of vital importance to buy right, where the investment is in a fine fur garment, and this is the place to do it, as thousands of the best-dressed ladies in Albany, Troy, and northern New York know through personal experience. Here are always in stock, comprehensive assortments of caps, gloves, muffs, capes, collars, robes, rugs, etc., all of the best material, carefully and skilfully made, beautifully trimmed and finished and quoted at remarkably low prices. Mr. George H. Treadwell was born in Albany, and has here achieved an honored record for enterprise, integrity and ability, a worthy exponent of a great staple branch of trade.

Milburn Wagon Company, Eastern Branch, Brown & Platt, Managers, Office and Salesroom, Nos. 108 and 110 State Street; Warehouse, Nos. 29 and 31 Howard Street, also Nos. 6 and 8 Center Street.—The fame of the Milburn Wagon Company is world wide; the scope of its operations has been developed to proportions of enormous magnitude; and the high standard maintained for its product ensures the ever-widening patronage of the public at large. Established at Toledo, O., forty-eight years ago, it has had a career of marvellous progress, and is now by far the largest manufacturing concern of the kind in the world. With commendable enterprise, the company has developed the field of operations to world-wide proportions. Their Eastern branch house was opened in Albany in February, 1883, by Messrs. A. F. Brown and W. H. Platt, gentlemen of ability and integrity, vast practical experience, and possessed of influential connections. From this point as wholesale headquarters, they control the best class of trade throughout the entire Eastern States in farm wagons, express and delivering wagons, drays, carts, spring wagons, carriages, etc. Bringing ample resources to bear, they at all times carry a complete stock of vehicles, adapted to every

requirement of city, town and country; they do a very heavy wholesale trade in these splendid wagons, which are their own best advertisement, the introduction of one into a neighborhood always selling many more, and carriage makers, general merchants, etc., find it decidedly profitable to always have several of these vehicles in stock. Messrs. Brown & Platt are also jobbers and dealers in full lines of plain and fancy harness, saddlery, bridles, horse and carriage furnishing goods, whips, mats, nets, washers, etc. In fact, this is the great leading emporium for wagons, carriages and harness, and both as to prices and quality, the managers challenge competition. They are leaders in all styles of wagons, as to materials, workmanship and finish, and they have supplied the finest business turnouts seen on the streets of Albany and Troy. Their office and salesrooms are 225 feet in depth, and most centrally located on State Street. Their warehouse and repository is conveniently situated on Howard and Center Streets. Twenty clerks and assistants are employed here in the city, while six travelling salesmen are kept constantly on the road. Mr. Brown is a native of New Lebanon, N. Y., and prior to embarking in the present concern, was extensively in the agricultural implement business; he is an experienced, progressive and respected member of mercantile circles. Mr. Platt was born in Connecticut, and for fifteen years was one of the most energetic and successful salesmen representing the Milburn Wagon Company. He brings to bear excellent practical ability, and is universally esteemed. Both managers have exercised sound judgment in the development of a heavy trade on a strictly legitimate basis of supply and demand. Their efforts have secured to Albany a most important commercial interest, being the distributing point to the East for the representative manufactory of wagons in the United States.

Kearney, Palmer & Kearney, Dry Goods and Furnishing Goods, No. 27 North Pearl Street.—Of the many well ordered establishments devoted to the sale of ladies' wear and men's furnishings that have come into prominence of late years in this city, few, if any, have secured a more enduring hold on popular favor than the neat and well-stocked store of Kearney, Palmer & Kearney, furnishers in ladies', gentlemen's and children's hosiery, gloves, underwear, corsets, etc. It is, in fact, one of the leading, most complete and best patronized emporiums of the kind in Albany, and purchasers can at all times rely upon finding an A1 assortment of everything in this line at the lowest prices consistent with first-class goods and honorable dealing here. This flourishing business was established in May, 1887, and from its inception the enterprise has proved a positive and permanent success. Being thoroughly conversant with the business, prompt, courteous and attentive to customers, and withal keeping a very fine line of goods, this pushing and popular firm have been enabled to build up the extensive patronage they now deservedly enjoy. The store is commodious, well ordered and tastefully appointed, and a large and fine stock is constantly carried, embracing novelties in neckwear, corsets, gloves, elegant undergarments, and hosiery. They are agents for the P. Centemere & Co. kid gloves, which they claim are superior to any gloves in the market for fit and durability. They have a complete assortment of this make constantly on hand, in five button, and in eight button Mousquetaires, in very choice colorings. They mention particularly the Blacks in this make which retain a fine lustre. Mail orders promptly attended to. They are also exclusive agents for black stockings that will not fade, crock, or stain the feet. Try a pair of Smith & Angell's black stockings, and you will wear no other kind. The color cannot be removed by acids, and is just as glossy and black after repeated washing as when new—in fact washing improves the color. The dye being vegetable does not injure the goods. Every pair is warranted as above, and if not found as represented, return them and your money will be refunded. An efficient staff of from fifteen to twenty is employed, no pains being spared to render the fullest satisfaction in every instance to patrons in this admirably conducted establishment. The individual members of the firm are Messrs. J. W. Kearney and Edwin Palmer, Mr. Kearney having been employed for seventeen years in the dry goods store of J. G. Myers, prior to embarking in business on his own account, while Mr. Palmer was formerly clerk in the same establishment for eight years, and also at J. M. Crapo's for seven years. Both these gentlemen are esteemed for their excellent business ability, and merit by their industry the prosperity they deservedly enjoy.

Albany Insurance Company, Offices: corner of State and Chapel Streets, Albany Savings Bank Building.—The Albany Insurance Company was duly organized in 1811, at a time when Albany was in great need of adequate protection from fire risks, and was composed of leading merchants and citizens. The company's directorate would alone be a sufficient indication of the influential character of this old and popular corporation. The board is composed as follows: Messrs. John H. Van Antwerp, Charles B. Lansing, J. Howard King, Ernest J. Miller, Jacob H. Ten Eyck, Theodore Townsend, John J. Olcott, William Kidd, Rufus H. King, Erastus Corning, James B. Jermain, Grange Sard, Jr., and J. W. Tillinghast. A more representative body of capitalists and business men could not have been gathered together, and under their guidance the company has met with exceptional prosperity. The officers are as follows: president, J. Howard King; vice-president, Theodore Townsend; secretary, John E. McElroy. Messrs. King and Town-

Bouton & Vine, Wholesale Grocers, No. 76 Washington Avenue.—Twenty-two years of continuous existence and uninterrupted mercantile prosperity, mark the career of the well known and popular wholesale grocery house of Messrs. Bouton & Vine, No. 76 Washington Avenue; which is one of the best patronized trade centres in the city, and enjoys the highest of reputations in mercantile circles. The premises occupied are 24 x 100 feet in dimensions, and consist of the first and second floors and basement of a fine brick building, which is admirably equipped with all facilities needed, and fully stocked with a full and complete assortment of staple and fancy food products from every clime; including table delicacies, canned goods, cereals, teas, coffees, spices, sugar, flour, potted meats, jellies, condiments, etc., all of which have been selected with great care and invariably give the utmost satisfaction to the purchaser. Competent and obliging clerks are employed and the needs of customers are promptly and efficiently fulfilled. Since the inception of the busi-



send are able exponents of the true principles governing fire underwriting; while other companies have lost surplus and profits in unwise risks and too low rates, these gentlemen have sedulously pursued the old time prudent and conservative policy for which the "Albany" has become so famous; the results are apparent in its last annual statement. In Mr. McElroy, the company has a valued executive officer; possessed of wide experience and great ability. The same remark applies to the president and vice-president. The company controls the insuring of large lines of desirable business and residential structures, stocks of merchandise, household goods, etc., all through the city. Its business connections have expanded greatly, covering many sections of this state, Massachusetts, etc., and everywhere the public desire the absolute protection assured under its policies. Its methods are prompt and it adjusts all claims for fire losses on the most liberal basis. Its policies are clearly worded, plain contracts, and its rates as low as any responsible company can quote. As to security afforded, we have only to point out the salient features of the fine showing made by the company's finances. With the cash capital of \$300,000, its assets amount to practically \$415,000, showing a surplus as regards policy holders of \$356,111, and a net surplus of \$156,111. Its resources are most wisely invested. Since the year 1811, it has paid fire losses aggregating a total of \$2,192,698, a record of which the company may well be proud.

ness a liberal trade has been developed throughout the entire county, and grows in extent and permanence each succeeding year. Both members of the firm are natives of Albany county, and have lived in the capital during the greater part of their long and useful lives.

F. Bishop, Pork Packer, and Wholesale Dealer in Shear, Clear, Family, Mess and Tip Pork, Hams, Lard, Smoked Beef, Mess-Beef, Butter and Cheese. Nos. 501 and 503 Broadway.—This business was established about thirty-five years ago by the firm of VanAntwerp & Bishop, H. D. Hawkins special partner, succeeded by Bishop & Wasson; subsequently Bishop & Trowbridge. In 1872 he became sole proprietor, and has since continued developing a trade of permanency. His establishment is near the depot and comprises an entire four-story and basement building 25 x 100 feet in size, and fully equipped as a first-class packing house. Mr. Bishop handles only the finest meats, selected with the greatest care, cured in the most thorough manner, and all meats leaving his establishment and under his brands are guaranteed second to none in the market. His celebrated Broadway hams, shoulders, bacon, smoked beef, smoked beef tongues are in general demand; the grocery and provision trade finds them very desirable, giving general satisfaction, low quotations, retaining to Albany a valuable wholesale and jobbing trade.

Albany County Bank, Cor. State and Pearl Streets, B. W. Wooster, President, Francis N. Sill, Vice-President, John Templeton, Cashier.—Albany may with propriety be congratulated upon the conservative policy and marked prosperity of her banks. No financial Corporations in the State have a more enviable record than those of Albany, and representative among the number is the Albany County Bank, which, with its capital of \$250,000, and resources of \$1,060,000, is a power of the utmost value in promoting the financial and commercial prosperity of the city and vicinity. This bank though by no means as old as some of its neighbors, having been founded in 1871, is one of the most popular and flourishing to-day. It began business in May, 1871, with a capital of \$200,000, held by prominent citizens as the best form of remunerative investment. The steady growth of the bank's business in strictly legitimate channels, eventually resulted in 1888 in the increase of the capital stock to \$250,000. The bank's assets are of the most desirable character. Its new building, just completed on the historic and prominent site, corner of State and Pearl Streets, is one of the handsomest specimens of business architecture in the city, and is a magnificent structure replete with every modern convenience and



improvement. This is the site of the Staats Building, the oldest in Albany before demolition, having been erected in 1668. The bank moved into its new quarters on May 1, 1888, and they are, without exception, the most appropriate and attractive of any in Albany, devoted to financial purposes. The board of directors is composed as follows:—Messrs. B. W. Wooster, F. N. Sill, Jacob Leonard, Joseph Mann, Alexander Morris, Lansing Hofaling, James Moore, Albert V. Bensen, P. V. Fort, James Mix, and John Templeton.

A more representative body of business men could not have been gathered together, their names being synonymous with stability and integrity. The officers are as follows: president, B. W. Wooster, of the B. W. Wooster Furniture Company; vice-president, Francis N. Sill, the well-known wholesale coal merchant; and cashier, John Templeton, who is one of the most widely known, popular and efficient bank officers in Albany. He has ably and faithfully discharged the responsible duties of this post ever since the bank started in 1871. President Wooster is an experienced financier of sound judgment and accurate knowledge of this financial field, and no institution has prospered more than his since he was elected to the Presidential Chair in 1878. Mr. Sill, the esteemed and capable vice-president, is a consistent exponent of the soundest principles governing banking and finance, and the Executive in all respects retains the absolute confidence of stockholders, depositors and customers. The bank transacts a general business; its lines of discounts cover the best classes of commercial paper, its loans are judiciously made on approved collateral only, while the bank gives close attention to collections, drafts, etc., having a chain of correspondents all over the United States, among which we might mention, Bank of North America in New York City; Freemans' National Bank, Boston; and First National Bank, Chicago. The Albany

County Bank is solidly prosperous. It has a surplus of \$84,000, and is one of those great financial institutions that are a bulwark of strength to any community in which they are located.

Amsdell Bros., Brewers of Albany Cream Ale, India and Scotch Ales, Jay and Lancaster Streets.—An opinion once prevailed among certain classes of the community, that first-class ales could not be brewed in America. This sentiment is now confined entirely to Anglo-Maniacs, who obtain their clothes from England and various necessities which are produced as well in the United States as abroad. The energy, skill and enterprise of American Brewers have now completely destroyed this foolish idea, by producing ale which for quality and purity is quite equal to the best brewed by Bass or Alsop. In this connection, special reference is made in this commercial review of the Industries and Wealth of Albany, to the old established and representative house of Messrs. Amsdell Brothers, whose brewery is situated on Jay and Lancaster streets. The firm have likewise an extensive branch depot in New York City at Nos. 636 and 638, West Thirty-fourth Street. This business was originally founded in 1844 by Wm. Amsdell, who was succeeded in 1853 by T. M. Amsdell, and eventually in 1859 by the present firm of Amsdell Brothers. The co-partners, Messrs. Theo. M. and Geo. J. Amsdell, are authorities on everything pertaining to brewing, and under their careful management this brewery has become more prosperous and efficient than ever. The buildings are five-stories high, and have a frontage of 358 feet on Jay Street, and 308 feet on Lancaster Street. They are admirably equipped with all the latest improved apparatus, machinery and appliances necessary for the systematic and successful conduct of the business. Eighty experienced brewers, operatives, etc., are employed, and the machinery is driven by a powerful steam engine. The brewery has a capacity of 100,000 barrels of ale annually, and the sales for the year 1887 were 80,000 barrels, of which number 30,000 barrels were sold in New York City. Messrs. Amsdell Bros. brew chiefly Albany Cream ale and India and Scotch ales, which have no superiors in this country or Europe for quality, purity, flavor and general excellence. The storage accommodations of this famous hrewery are very complete and the prime quality of its ale is due not only to the excellence of its ingredients and the skill in brewing, but likewise to the ample facilities of the firm for keeping in stock large quantities, which are allowed to mature previous to being entered for consumption. The brewery is a model of neatness, cleanliness and order, and has no superior in these respects in the country. Since its establishment, the business of this brewery has been constantly increasing, its Albany Cream, India and Scotch ales being general favorites with retailers, families and the public, wherever introduced. Mr. Theo. M. Amsdell was for several years an Alderman, and is a member of the Brewery Association of New York State. Mr. Geo. J. Amsdell is one of Albany's public-spirited citizens, and was six years Alderman of the old Ninth Ward, and could have been Mayor if he would accept the nomination; is vice-president of the Albany City Bank. The firm's malt house on Jay Street has a capacity of 125,000 bushels; they have likewise another one on Central Avenue capable of holding 60,000 bushels. Both Messrs. Theo. M. and Geo. J. Amsdell are natives of Albany. They are highly esteemed in trade circles for their ability, enterprise and integrity, and are fully worthy of the eminent success that has attended their well directed efforts.

Fred. J. Lawrence, Decorative Artist, Room, 60 Tweddle Building.—In this city, among those who give their attention to artistic decoration, we may mention the name of Mr. Fred. J. Lawrence of the Tweddle Building, who established himself in business in 1873, and to-day stands in the van of the leading exponents of his profession. He is a thorough workman, and possesses the happy faculty of originating designs and harmoniously blending colors and shades to produce a pleasing and artistic effect. He produces all kinds of silk flags, society and prize hanners, and is an expert calligraphist and engrosser. He also receives pupils for tuition in the line of decorative art pottery, and in every branch of his profession is a thoroughly qualified artist. Prior to engaging in his present enterprise Mr. Lawrence was for many years employed as head-lining manufacturer for railroad cars. He is a native of London, England, and is a self-made man and the architect of his own good fortune.

G. V. S. Bleeker, Importer and Dealer in Foreign and Domestic Liquors, No. 139 South Pearl Street.—In a careful review of the commercial enterprises of Albany, it will be observed that some houses possess great advantages over others, the result in some cases of longer experience, and in others of greater aptitude for the particular trade in which they are engaged. In the business of the sale and importation of liquors and wines, Mr. G. V. S. Bleeker, No. 139 South Pearl Street, has obtained an enviable reputation for the unrivalled quality and purity of his liquors, etc. This business was established March 30, 1857, by Messrs. Chas. E. and G. V. S. Bleeker, under the firm name of Bleeker & Co. In 1859 Mr. Chas. E. Bleeker retired, when Mr. G. V. S. Bleeker became sole proprietor. The premises occupied are commodious and are fully stocked with a well selected assortment of champagnes, ports, sherries, brandies, gins, etc., which are imported direct, and are guaranteed to be equal in quality, purity and excellence to those of any other first-class contemporary firm. The pure old rye whiskies of this reliable house are highly esteemed by the trade for their absolute purity and fine flavor, and customers have always the satisfaction of knowing when dealing with Mr. Bleeker, that nothing inferior or adulterated will be sold to them. Mr. Bleeker possesses influential and first-class connections, and sells largely bourbon, wheat and rye whiskies, in bond or tax paid at the lowest current market prices, and his trade now extends throughout this and the neighboring states. He was born in Albany, and is a popular member of the National Liquor Dealers' Association. The affairs of this house are conducted on a sound and honorable basis, and its standing in trade circles is of the highest character.

James Vint, Engravings, Etchings, Photos, Paintings, etc., No. 34 North Pearl Street.—In its line the most attractive and liberally patronized establishment is that of which Mr. James Vint is the esteemed proprietor. He has been a permanent resident of Albany for upwards of thirty-one years and twenty-nine years ago founded the business in which he has achieved such an enduring and creditable success. He is the leading representative dealer in high class steel engravings; etchings of the highest artistic character, many designed by the most eminent etchers; photographs of all kinds, landscape views and old-world scenes, covering architecture and scenery; many are of large size and especially adapted for mounting. Another department is devoted to oil paintings and water colors. Mr. Vint is a sound judge of artistic merit, and has in his collection works of undoubted merit and safe investments owing to the great and growing fame of their painters. In the above wide range of the fine arts, Mr. Vint caters to the wants of every class of the public. He can meet the views of the critic, as well as the purse of those desiring inexpensive pictures for household ornamentation. His stock of picture frames is the most desirable from which to select in Albany, and has all the new original styles of material and ornament. In artist's materials also, Mr. Vint has long maintained the lead, carrying full lines of the best makes of pigments in oils, water color paints, brushes, crayons, canvas and drawing-paper; and generally all materials for the artist and the student. It is universally recognized that, quality considered, his prices cannot be duplicated elsewhere, and Mr. Vint, noted for enterprise, energy and integrity, exercises that sound judgment and possesses that wide range of experience, that best qualifies for a thorough meeting of the diversified wants of the public, and Albany is to be congratulated upon having such a high class establishment as his in her midst.

Shoemaker & Pabst, Shoe Manufacturers, Office and Factory, Nos. 35 and 37 Hamilton Street.—Among the reliable and representative houses in the city of Albany, actively engaged in the manufacture of ladies' shoes, a prominent one is that of Messrs. Shoemaker & Pabst, which was established in 1878. The factory is a commodious four-story building 40 x 75 feet in dimensions, fully equipped with the latest improved shoe manufacturing machinery. One hundred and twenty-five operatives are employed, and the machinery is driven by steam power. Messrs. Shoemaker & Pabst, manufacture largely ladies' shoes, which are unrivalled for quality of materials, finish, elegance, comfort and excellence, while the prices quoted for them are very reasonable. These goods are general favorites with the trade and public wherever introduced. The firm employ four travelling salesmen, and their trade now extends

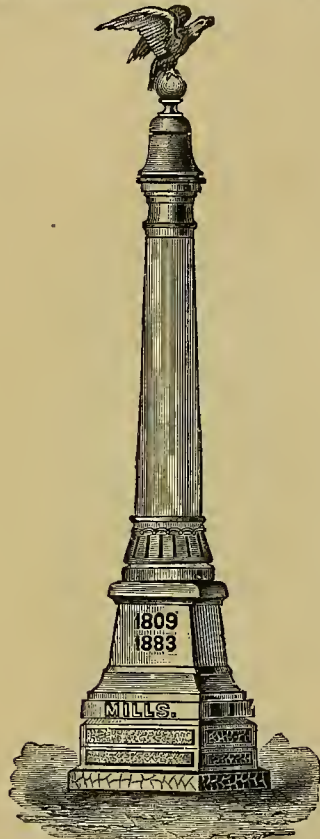
throughout all sections of New York, Pennsylvania, Ohio, Michigan, Wisconsin, etc. Every shoe leaving this establishment is guaranteed to be exactly as represented. Mr. Shoemaker was born in Albany, while his partner, Mr. Pabst, is a German, but has resided in this city for the last nineteen years.

Mr. J. Wallace, Real Estate and Insurance, No. 705 Broadway.—This ably conducted and popular real estate and insurance agency was originally established by Mr. Matthew Wallace in 1867, and carried on by him until his decease in 1883, when he was succeeded by his son, the present proprietor, who had had a thoroughly practical experience in the details of insurance, having been employed by the Commerce Insurance Company of Albany, for twelve years. Mr. Wallace is a worthy successor of his father, and enjoys a widely extended liberal and influential patronage, which has been secured by reason of the upright dealings which have ever governed his transactions with all classes of customers. His offices are conveniently located at No. 705 Broadway, and are equipped with all facilities for carrying on the business in the most satisfactory and efficient manner. He deals in real estate of all kinds, buys, sells, rents and exchanges houses, lots, manufactories, offices, etc.; collects rents, negotiates loans on bond and mortgage, and is a prominent member of the Real Estate Exchange, through whose efforts the same was established. He is the agent for several of the most conservative and soundly established insurance companies in this country and Europe, and writes risks at the lowest rates, for fire, life, and marine insurance. Mr. Wallace is a young man, a native of Albany, and a popular, energetic, and successful business man.

Albany Coal Company, Yard, Foot of Westerlo Street. Office, No. 2 James Street, Jermain Building.—This enterprise was organized in October, 1887, by the present proprietors, and has within the short period since elapsed, quickly advanced to a position of prominence. The coal dealt in comprises the Delaware, Lackawanna and Western Railroad Co.'s productions, which are made a leading specialty of, and also Lehigh, Bituminous and Cannel coal, all of which are noted for uniform superiority of quality, every bushel disposed of being guaranteed as coming up to the highest standard of excellence. The trade is supplied at wholesale and retail, the company having been formed for the express purpose of furnishing the people with a superior article at the lowest possible prices. The connections of the house with the vast sources of supply give the owners important advantages, which are freely shared with customers, and they are prepared to promptly and satisfactorily fill all orders at the shortest notice. The proprietors of this creditable enterprise are Messrs. Jos. W. Russell and W. G. Morton, the former a well known attorney of this city. They retain as manager of their coal business. Mr. Charles McArthur, a courteous, active gentleman, alive to the interests of his patrons.

Stone & Shanks, Designers and Manufacturers of Wall and Window Hangings, No. 56 North Pearl Street.—The constantly increasing demand from all circles of the public for the introduction of artistic effects in the fitting up and decoration of interiors, has rendered this branch of trade of the highest importance in the United States. In this connection, special reference is made in this commercial review of Albany to the reliable and representative house of Messrs. Stone & Shanks, designers and manufacturers of wall and window hangings, etc. This business was established fifteen years ago by Mr. D. W. Shanks, who conducted it till 1883, when Mr. A. J. Stone became a partner, the firm being known by the style and title of "Stone & Shanks." The premises occupied comprise a spacious floor, which is fully fitted up with every appliance and facility necessary for the successful prosecution of the business. Both partners are practical designers and decorators, and utilize all the new and fashionable materials. They import direct from the most noted European houses fine furniture coverings, and are specially prepared to contract for the decoration of entire interiors in any desired style, so as to perfectly harmonize with the carpets and woodwork. They make a specialty of hangings and upholstery, and guarantee entire satisfaction, while the prices quoted by them for all kinds of work are extremely moderate. Mr. Stone was born in England, while Mr. Shanks is a native of Albany. This business has been built up by industry, skill and honorable methods, and the success achieved by the firm is as substantial as it is well merited.

Schilling Granite Works, No 34 Howard Street.—This business was founded away back in 1826 by the late John Dixon, to whom William Manson succeeded, carrying on the business of manufacturing marble and granite into memorials, etc., with great success. Mr. Manson's decease occurred in July, 1887, since which date the important interests involved have passed into the proprietorship of Messrs. A. and F. Schilling, under the appropriate title of "The Schilling Granite Works." Few, if any in America, possess such a wide range of practical experience in this line as they, and though young men, they are energetic, skilled and enterprising and have perfect facilities at command. Besides their works in Albany they



have extensive shops and granite quarries at Barre, Vermont, whence they receive all kinds of large monumental and artistic shafts, obelisks, pieces for every description of architects' and builders' demands, etc., which are too heavy to be advantageously handled in their shops here. Mr. Adolph Schilling was superintendent for Mr. Manson, and took charge of the filling of the most important and difficult contracts. In the show-room and works of the concern at No. 34 Howard Street, the Messrs. Schilling have steam power and all facilities, also a very large and desirable stock of artistic memorials adapted to every requirement. This is the headquarters for finishing marbles, granite monuments, all kinds of tiling, wainscoting and interior marble work generally; they having the only machinery in this city for working marble, equal to the best mills in New York. Among the prominent buildings which Messrs. Schilling have fitted up, may be mentioned Benson's New office building; the splendid Commercial Bank building; Albany County Bank, and First National Bank, the Club House at Saratoga, and many others.

M. Delehanty & Son, Plumbers and Sanitary Engineers and Sole Agents for Magee's "New Ideal" Parlor Stove, Nos. 26, 28, and 30 Green Street. There is not perhaps within the wide domain of industrial activity any branch of the mechanical arts in which more steady and marked progress has been made of late years than in

plumbing and sanitary engineering. The advance made in all that pertains to sewerage, ventilation and general sanitary work has been especially notable, these particular features of the business being now conducted upon exact scientific principles. A leading and responsible firm engaged in this line in Albany is that of M. Delehanty & Son, plumbers, sanitary engineers, etc., whose commodious and well equipped establishment is situated at Nos. 26, 28, 30 and 32 Green Street, and who enjoys deservedly an A1 reputation for skill and reliability. This flourishing business was established away back in 1840, by the present senior member, who started in a rather modest way. Being a man of untiring energy as well as skill in his line, Mr. Delehanty steadily won his way to public favor and recognition by the general satisfaction rendered to his patrons, while his patronage grew apace annually. In 1880 he admitted into partnership his son John S., and thus formed the popular and prosperous firm whose name heads this sketch and by whom the business has since been conducted with unbroken success. Mr. Delehanty has done the plumbing of the entire building on the new capitol. They occupy as store and shop a three-story and basement 27 x 90 foot building and carry constantly on hand a large and complete assortment of plumbers' materials, furnaces, heaters, stoves, ranges, tin-ware and household specialties, including Magee's wrought-iron furnace and elevated ranges. Plumbing in all its branches is executed in the very best style of the art; special attention being given to sanitary work, while tin and sheet-iron work, metal roofing, repairing and jobbing of every description also are done in the most expeditious and excellent manner. From twenty to twenty-five skilled workmen are employed, the proprietors exercising close personal supervision over all work performed, and altogether the Messrs. Delehanty have an extensive trade. Mr. Delehanty the elder is a gentleman in the full prime of life, active and energetic, and was born in Ireland, but has been a respected resident of Albany for sixty-three years. He is a man of sterling qualities and a public-spirited citizen, having filled the offices of police commissioner, alderman and other responsible positions of trust and is at present an efficient member of the Board of Water Commissioners.

Annesley & Co., Albany Art Gallery, Artists' Materials, Frames, Artistic Furniture, Hangings, etc., No. 57 North Pearl Street.—It is creditable to the citizens of Albany, indicating their culture and refinement, that away back in 1802, an art gallery and store devoted to the artistic and beautiful should find sufficient patronage to make itself sustaining. It was the case, and the art gallery opened in 1802 by the late Mr. Wm. Annesley, has ever since continued to flourish, and is to-day by far the largest and most ably conducted in this wealthy and intelligent community. Mr. Wm. Annesley was succeeded in the proprietorship by Mr. Lawson Annesley, father of the present senior partner. Mr. Isaac Annesley, his brother, succeeded for a short time, and in 1865, Mr. Richard L. Annesley became proprietor and has ever since continued actively at the head of this old and extensive business. In copartnership with him is Mr. James H. Vint a native of this city, and who was admitted four years ago. The house are direct importers of and dealers in high class oil and water color paintings, engravings, etchings, bric-a-brac, art novelties, artistic furniture, including many antique pieces, admirably adapted for decorative purposes, antique silver, bronzes, etc., fine hangings, and the richest styles of upholstery. Their show-room, 31 x 135 feet in dimensions, is devoted to the display of the magnificent stock carried by this house and from which the finest mansions in Albany and elsewhere have received their most valuable decorative outfit. In connection with the business is a fully equipped picture-frame manufactory and cabinet works for the production of high art furniture. It is five stories high, 31 x 65 feet in dimensions, and equipped throughout with the best of machinery and equipment, and where from thirty-five to forty-five hands are employed in the manufacture of fine art furniture and mouldings, picture and mirror frames, in the most elaborate and original styles. The firm also deal in every kind of artists' materials, and their establishment fittingly known as the Albany Art Gallery is the emporium for everything in the line of the decorative or artistic. To those in search of high-class paintings, etchings or engravings; fine old antique or new cabinet furniture, interior decorations, draperies, etc., we strongly recommend to inspect this admirable stock which is unquestionably the largest and finest in the city, and has no superior in the United States.

Albany Chemical Co., Manufacturers of Fluid Extracts, Elixirs, Chemicals, etc., Nos. 65 and 67 Green Street, G. Michaelis, Chemist, Wm. T. Mayer, Treasurer.—No department of commercial enterprise in the city of Albany is of more direct value and importance to the community than that in which the practical manufacturing chemist brings to bear his professional skill and experience. In this connection special reference is made in this commercial review of the city, to the Albany Chemical Co., whose offices and laboratory are located at Nos. 65 and 67 Green Street. This business was originally established in 1878 as the Albany Pharmaceutical Co., which was succeeded by Mr. G. Michaelis. Eventually in 1881 it was duly incorporated under the laws of New York, since which period it has obtained a liberal and influential patronage in all sections of the United States and Canada, owing to the superiority, purity and quality of its chemicals and preparations. The officers of the company are Mr. G. Michaelis, chemist, and Mr. Wm. T. Mayer, treasurer. The premises occupied comprise a spacious four-story building, 40 x 125 feet in area, and three large rooms adjoining. The laboratories are admirably equipped with all the latest improved apparatus, appliances and machinery known to the trade. The Albany Chemical Co. manufacture largely, fluid extracts, elixirs, chemicals of all kinds, and a general line of pharmaceutical preparations. The company makes a specialty of producing large quantities of mercurial ointment, solution of the chloride of iron, concentrated spirit of nitre, ether, chloroform, etc. They have a patent for the manufacture of chloroform, and turn out annually about half the quantity that is used in the United States. As is the case in nearly all valuable patented processes, the Albany Chemical Co. were obliged to protect their patent in the United States courts. After about three years of constant litigation, the company obtained a decree and an injunction against the infringing parties, and also an order for an accounting with them. The company have reason to congratulate themselves on the outcome of this litigation, which was not only a vindication of their right to the protection of the patent laws, but involved a direct contest on purely chemical and scientific ground between the author of the process and such chemists as Ira Remsen, Dr. Chandler, Gustav Rumpf, and others who were retained by the opposite side for the purpose of upsetting the patent. In this contest Prof. Michaelis received very valuable aid from Prof. Henry Morton, of Stevens Institute, and the patent was sustained. The company offers no chloroform or other chemicals, which do not fully answer all the necessary requirements and tests. In fact all the chemicals and general pharmaceutical preparations of the Albany Chemical Co. are absolutely unrivalled for reliability, quality, and uniform excellence, and have no superiors in the American and European markets. Mr. G. Michaelis, the chemist, has had great experience, and possesses the high professional skill requisite for the preparation and manufacture of the company's various highly indorsed chemicals and specialties. He was born and educated in Germany. Mr. Michaelis is professor of chemistry, as applied to pharmacy, in the Albany College of Pharmacy; also a prominent member of the New York State Pharmaceutical Association, American Pharmaceutical Association, and Albany Co. Pharmaceutical Society. Mr. Mayer, the treasurer, is a native of New York. Both Messrs. Michaelis and Mayer are highly esteemed in business and professional circles for their skill, energy and integrity, and are well qualified to conduct the affairs of the Albany Chemical Company to a favorable issue. We would observe that the company promptly fills all orders from its long list of chemicals, etc., at the lowest ruling market prices, and its patronage is steadily increasing, owing to the superiority of its productions, which are general favorites with the trade and profession wherever introduced.

B. & J. B. Sanders, Stationers, No. 20 Beaver Street.—A prominent, responsible and first-class stationery establishment in this city is the well ordered and popular house of B. & J. B. Sanders. The business premises occupy three 25 x 50 foot floors, and the store is nicely fitted up and tastefully arranged, while a heavy and very fine stock is constantly carried on hand, comprising everything comprehended under the general head of stationery; several courteous assistants being in attendance likewise. The assortment includes office ledgers and blank books of every size, design, and variety, pads, memorandums, receipt books, printed forms, writing paper of every description, envelopes of all kinds, fancy cards.

novelties, small wares, inks, mucilage, pens, pencils, paper-cutters, ink and pencil erasers, inkstands, paper weights, twines and a full and fine line of mercantile stationery, and the trade of the firm, which is of a wholesale character, is large and prosperous, extending all over the city and environs. This flourishing business, was established in 1885 by the pushing and popular firm whose name heads this sketch. The Messrs. Sanders, who are brothers, are natives of this city, and both fully merit the substantial measure of public favor and patronage they receive.

Hanson, Sague & Richards, Miners and Shippers of Superior Bituminous Coals, etc., Commercial Bank Building.—The widely known and reliable firm of Messrs. Hanson, Sague & Richards, miners and shippers of superior bituminous coals, whose general offices for New York and the New England states are located in the Commercial Bank building, was established in 1887 by the present co-partners, who bring great practical experience to bear, coupled with an intimate knowledge of every detail and feature of the wholesale coal trade. The firm represent the famous Clearfield Consolidated Coal Co., widely known for its Cambria, Moshamon and Mount Vernon mines; also the Rochester and Pittsburgh Coal and Iron Co., whose Walston, Adrian, Beech Tree and Eleanora mines have gained an excellent reputation with consumers in all parts of the country. The combined capacity of the mines represented amounts to 3,000,000 tons. The bituminous coals handled by Messrs. Hanson, Sague & Richards are extremely rich in the elements producing the most intense heat and combustion, and are universally recognized as of very superior quality, being great favorites with manufacturers, railroad companies and steam users. They have widely extended facilities for the prompt delivery of all kinds of coal, shipments being made direct from the mines to consumers in car load or cargo lots, while the prices quoted are always regulated by the market. All bituminous coal purchased from this responsible firm is guaranteed to maintain in every respect the highest standard of excellence, coming as it does from some of the best equipped collieries in America. This house is commended to the public as one capable of meeting all the requirements of the trade.

Geo. W. Anderson, Confectioner, No. 22 South Pearl Street.—The difficulty of obtaining candy and confectionery devoid of adulteration and deleterious substances is so great that the advantages of dealing with a house whose reputation is so high for making none but the purest and best goods are at once manifest. A large and increasing trade is annually transacted by Mr. George W. Anderson, in consequence of the unsurpassed quality of the confectionery made and dealt in by him. Mr. Anderson is the most extensive manufacturer in his line in Albany, and the business he controls is one of the oldest in its line in the city. It was founded by his father, the late Mr. George Anderson, in 1840, and after his death in 1856 the enterprise was continued by his widow until 1874. Then his sons, S. M. and G. W. Anderson, became the proprietors, and subsequently the business passed into the hands of the latter as sole owner. He was born in this city thirty-five years ago and was reared in the business. He recently entered into possession of his present store. This has an area of 25 x 125 feet and is magnificently fitted up. The factory, a five-story building, is at No. 1 Hudson Avenue, and is fully equipped throughout. Eighteen hands are employed, and the business is both wholesale and retail. A very large trade is done, and no citizen is better known or more highly esteemed than Mr. George W. Anderson.

Otto Scholz, Druggist, Cor. South Pearl and Bassett Streets.—Among the leading representatives of the pharmaceutical profession in Albany is Mr. Otto Scholz, who for the past twelve years has been engaged in his present enterprise. Mr. Scholz is a graduate in pharmacy and a member of the Albany Druggists' Association. He makes a specialty of compounding physicians' prescriptions and family recipes from pure and fresh ingredients, and gives his personal attention to this department of the enterprise. He carries in the stock of his systematically arranged and attractive store, a full and complete line of fancy and toilet articles, druggists' sundries, physicians' supplies, reputable patent medicines, drugs and chemicals, and everything usually found in the stock of a first-class and reliable drug store. The orders of his patrons are promptly and carefully filled. Mr. Scholz is a native of Germany, and has been in business in Albany during the last twelve years.

The New York State Relief and People's Benefit Association; General Office, Rooms 3 and 4, No. 44 State Street.—The necessity of making provision for one's family in case of death, through the medium of life insurance, has become so obvious to all prudent men, that the only question to be determined is, which is the best company to insure in. This question is satisfactorily answered by the New York State Relief and People's Benefit Association, whose general office in Albany is located at No. 44 State Street. This association was duly incorporated under the laws of New York, January 5, 1880, and since its organization at that date, has obtained a liberal, influential, and permanent patronage in all sections of the State. The following gentlemen who are widely and favorably known in business circles for their prudence, energy, and just methods are the officers and board of management: Wm. J. Weaver, president; Jno. A. Howe, vice-president; Austin C. Wood, vice-president; D. W. Wemple, treasurer; Jas. E. Allanson, secretary. Board of management of the association, Wm. J. Weaver,

permanency peculiar to this association are its reserve fund, fixed payments and guaranteed amount of insurance, which in connection with the rigid economy compulsorily exacted, render it preëminently the most desirable association for all seeking a sure provision for their families against death. The reserve fund is in the control of trustees specially elected for that purpose by the members of the association and is invested in registered bonds of the United States, and city, county, or State bonds of the State of New York.

INCONTESTABILITY OF MEMBERSHIP CERTIFICATES.

All certificates incontestable from date of same, for any cause, excepting violation of conditions or manifest fraud in the procurement of the insurance.

SPECULATION FORBIDDEN.

Under no circumstances will a certificate be issued in favor of any beneficiary who has not a legal interest in the life or the member.

THE CERTIFICATE

is free from all objectionable technicalities. Members may travel to and reside in all localities (except when epidemics prevail) without extra permit.

TIMELY NOTICE

will be given, in advance, to each member, at place designated, of any payments required as well as the condition of the member's account.

EXAMINATIONS INVITED.

This association is under the direct supervision of the insurance department of the State of New York, and is required to file a detailed annual report of all its transactions, and all its books and papers are subject, at will, to the examination of the superintendent of insurance of the State of New York, or persons designated by him. Members are also invited to inspect its books at all reasonable times.

EXEMPTION FROM EXECUTION.

All moneys paid on claims in this association by the provisions of the act under which it is incorporated are exempt from execution and shall not be liable to be seized, taken or appropriated by any legal or equitable process to pay any debt or liability of a member.

PLAN.

Applications for one, two, three, four or five thousand dollars of insurance will be accepted from any person from twenty to fifty-five years of age.

Every application for insurance must be made on the blanks furnished by the association.

A medical examination of the applicant, made by a competent practising physician, must accompany each application for insurance.

If the statements made by the applicant and the medical examiner are satisfactory to the executive committee and indicate that the applicant is safely insurable, a certificate will be issued covering the amount of insurance applied for.

Every member is insured from the date of his certificate.

Every member must pay a certain fixed amount in the months of January, March, May, July, September, and November (see table of rates).

The rates are established, so that the association is enabled to pay a death loss per year equal to 1½ per cent. of the insurance in force.

It makes no difference whether there are 100 members each carrying \$1000 insurance, or 5000 members each carrying \$5000 insurance.

When the death loss per year is less than 1½ per cent. the surplus will be returned to members as a dividend.

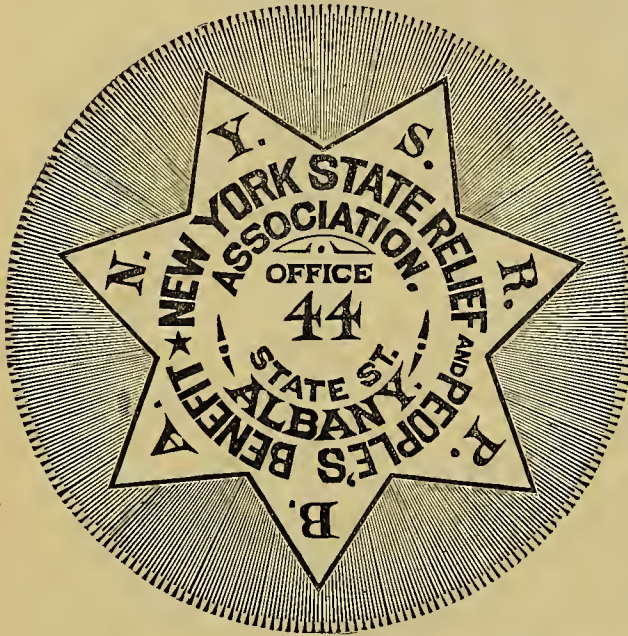
When the death loss exceeds 1½ per cent., the excess will be paid from the reserve fund.

The reserve fund is formed without any cost to the living member.

It is contributed by the beneficiaries of members who die before they have been members ten years.

By this plan of forming a reserve fund the value of each member's insurance is increased every year for ten years, and without any additional cost as follows :

LIFE INSURANCE.



Albany, N. Y. (city assessor), president; John A. Howe, Albany, N. Y. (principal school 5), vice-president; Austin C. Wood, Syracuse, N. Y. (supt. gas-light company), vice-president; Dan'l W. Wemple, Albany, N. Y. (cash. N. Y. S. Bank), treasurer; J. E. Allanson, Albany, N. Y., secretary; Charles W. Mead, Albany, N. Y. (U. S. commissioner), attorney; H. E. Mereness, M. D., Albany, N. Y., medical director; Edmund L. Judson, Albany, N. Y. (ex-mayor), trustee; Douw H. Fonda, Albany, N. Y. (wholesale druggist), trustee; George H. Turner, Albany, N. Y. (druggist), trustee; Geo. W. Van Slyke, Albany (wholesale tobacconist), trustee; Robert Geer, Albany, N. Y. (ex-pres. board of trade), director; Hiram W. Plumb, Syracuse (cash'r Merch's Nat'l Bank), director; C. E. Argersinger, Albany, N. Y. (woollen mills), director; Lewis J. Miller, Albany (fire commissioner's office), director; Daniel Candee, Syracuse, N. Y. (capitalist), director; John G. Burch, Albany, N. Y. (coal merchant), director; Elliot Danforth, Albany, N. Y. (deputy state treas), director; James H. Miller, Greenbush, N. Y. (druggist), director; Wm. H. Haskell, Albany, N. Y. (dep. county treas), director; Ira Porter, Jr., Albany (Mech'c and Farm's Bank), director; Wm. J. Ward, Albany, N. Y. (Hub Clothing House), director. This association is purely mutual; by its plan insurance is furnished at cost, upon the actual death rate experienced. Its expense of management is limited to \$2 per \$1,000. There are no stockholders to absorb profits, and no surplus is divided among directors. All profits belong to the members. The elements of safety, strength and

INCREASE IN THE VALUE OF INSURANCE.

After 1st year of membership, 2 per cent., or \$20 on each \$1,000					
" 2d "	" 4 "	" 40 "	" "	" "	" "
" 3d "	" 8 "	" 80 "	" "	" "	" "
" 4th "	" 12 "	" 120 "	" "	" "	" "
" 5th "	" 14 "	" 140 "	" "	" "	" "
" 6th "	" 16 "	" 160 "	" "	" "	" "
" 7th "	" 17 "	" 170 "	" "	" "	" "
" 8th "	" 18 "	" 180 "	" "	" "	" "
" 9th "	" 19 "	" 190 "	" "	" "	" "
" 10th "	" 20 "	" 200 "	" "	" "	" "

Ten years' membership having increased the value of each \$1,000 of insurance twenty per cent. and without any increase in cost, and from the fact that all who have had their insurance thus increased are ten years older than when they first insured and yet are not required to pay any advance in rates, is considered as sufficient inducement for such members to continue, and warrant the association in not advancing the value of the insurance after ten years.

This plan is equivalent to paying back the full amount they have paid in ten years; for instance,

A member forty years old at joining, pays \$19.60, less dividends, per year, and in ten years will have paid \$196, and his insurance has increased in value \$200 in the same time; in other words.

All he has paid in ten years and \$4 extra has been added to the value of his insurance.

W. F. Winship, General Agent, Massachusetts Mutual Life Insurance Company. Office: National Commercial Bank Building. —Among the leading and successful exponents of life insurance in the United States is the Massachusetts Mutual Life Insurance Company of Springfield, whose Albany office under the able management of Mr. W. F. Winship is located in the National Commercial Bank Building. This company is one of the oldest and most substantial in America, and was duly incorporated under the laws of Massachusetts in 1851. Massachusetts was the first state to legislate concerning the forfeiture of policies for life insurance. Its famous non-forfeiture law was passed in 1861, and amended in 1880. By the recent act of 1887, life insurance legislation has reached a degree of perfection hitherto unknown. This law requires that all policies issued by the Massachusetts Mutual Life Insurance Company shall be non-forfeitable after the payment of two annual premiums, without any further stipulation or act. This makes the amount of paid-up insurance to which the policy-holder may be entitled under any circumstances, absolutely guaranteed. He may forget his policy, but his policy will never forget him. Also that after the payment of two annual premiums, the insured may, on any subsequent anniversary of the date of issue of said policy, surrender the same and claim and recover from the company its "surrender value in cash." Said cash value is fixed by the law itself and cannot be changed. The Massachusetts Mutual Life Insurance Company has ever maintained a remarkable record of steady progress, and is one of the best managed companies in the world. Since its organization it has received in premiums, \$24,490,577. It has paid to policy-holders or their representatives: For death claims, \$7,957,770; for endowment claims, \$1,483,281; for dividends, \$4,175,159; for surrendered and cancelled policies, \$3,013,478; total, \$16,629,688. And has on hand, December 31, 1887 (exclusive of premiums deferred and in course of collection), assets, the property of the policy-holders, \$8,806,613; total, \$25,436,301. Balance over premiums received, \$945,724. That is to say, the interest earnings and profits of the investments made with the policy-holders' money have paid all the running expenses of the company, and put nearly nine hundred and fifty thousand dollars into its treasury besides. The principal executive officers of the company are M. V. B. Edgerly, president, and John A. Hall, secretary; both of whom are highly esteemed in mercantile and insurance circles for their ability, prudence, and integrity. The Massachusetts Mutual issues all desirable forms of policies. The 20-payment life policy of this company is applicable to every condition and circumstance in life, and there is little that is desirable in life insurance that cannot be obtained under this policy. 1. It provides for insurance during the whole term of life. 2. It requires only twenty annual premiums, after which it is a source of income to the insured. 3. It is absolutely non-forfeitable by virtue of law and policy-contract, without any notice to the company, or act on part of the policy-holder. 4. It combines the elements of a savings bank with those of life insurance, thus enabling a policy-holder to insure his life and at the same time save a part or the whole of his premiums for his own

use in old age. 5. It guarantees a cash surrender value on any anniversary of the date of policy, after two annual premiums have been paid. 6. It furnishes a plain and definite contract of insurance and is within the reach of all. 7. It enables the insured to determine his rights without appeal to experts or negotiation with the company; the values for each year being clearly stated in the policy. 8. It treats all policy-holders alike; there is no preferred class. 9. Dividends will be paid in cash or in additions to the policy, as the insured may desire. There is not an option that is desirable that is not embodied in this form of policy, and is made applicable from year to year and not postponed to a remote date. Mr. W. F. Winship, the general agent, has control of the company's business for a large portion of the state of New York. He is a member of the New York Life Underwriters' Association of New York city, and is noted in business circles for his promptness and strict attention to business. Thoroughly informed as to life insurance matters, Mr. Winship has no hesitation in presenting the Massachusetts Mutual Life Insurance Company to the public, feeling secure in the fact that no company now engaged in issuing policies does so with a greater regard to the holder, or is more able to promptly pay all losses.

A. B. Husted & Co., Manufacturing and Dispensing Pharmacists, Corner of State and Eagle Streets.—No department of business in Albany is of more direct value or importance to the community at large, than that in which the practical manufacturing chemist brings to bear his professional skill and experience. In this connection special attention is directed to the reliable and successful firm of Messrs. A. B. Husted & Co., manufacturing and dispensing pharmacists, whose office, store, and laboratory are located at the corner of State and Eagle streets. This business was established in 1868 by A. B. Husted, M. D., who conducted it till 1886, when Mr. G. V. Dillenback, Ph.G. became a partner. The premises occupied comprise a spacious and elegantly-equipped store and basement, 36 x 60 feet in dimensions. Here will always be found a complete stock of pure, fresh drugs and chemicals, all the reliable proprietary medicines and family remedies, perfumery, toilet and bath requisites, surgical instruments, dressings and physicians' supplies, etc., and all articles usually found in a first-class pharmacy. The prescription department is perfect in every particular, being fully supplied with the latest-improved apparatus and appliances, known to this important branch. It is presided over by the partners, Messrs. Husted and Dillenback, whose many years of practical and scientific experience eminently qualify them for compounding physicians' prescriptions and family recipes in a careful and accurate manner. Messrs. A. B. Husted & Co. make a specialty of preparing various preparations. Any specialties bearing this firm's name and stamp are invariably accepted by the profession as genuine articles, possessing all the qualities claimed for them by the manufacturers. All orders are promptly filled at the lowest possible prices. Mr. A. B. Husted was born in Saratoga County, while his partner, Mr. Dillenback, is a native of Montgomery County. During the Civil War Mr. Husted served four years in the Union army, and was present at several important battles. He is a graduate of the Medical College of Albany, member of the State Pharmaceutical Association, American Pharmaceutical Association, and president of the State Board of Pharmacy. Dr. Husted is likewise a lecturer in Albany College of Pharmacy on Botany and Materia Medica. Mr. Dillenback is a practical druggist and chemist, and is a graduate of Albany College of Pharmacy.

A. H. Dougherty, Portrait Artist, No. 59 North Pearl Street.—Mr. Dougherty has for two years had charge of the art department in Union College at Schenectady and ultimately settled in Albany in 1882. Mr. Dougherty studied the art of executing portraits in water-colors, pastels, and crayons, at Paris, and proofs of his work may be seen in that city, as well as in Constantinople, Christiana, San Francisco, New York, and other places. He is remarkably skilful in executing paintings of all kinds, but makes a specialty of portraits which are noted for the naturalness of expression, clever and conscientious work and fine finish. He is a native of Michigan, but has spent the greater part of his life in studying the manifold details and requirements of his profession, and since he started in business on his own account he has won a flattering degree of public favor.

Albany Safe Deposit and Storage Company, Corner of State and Chapel Streets, Edgar Cotrell, President and Treasurer; George H. Treadwell, Secretary.—That bank vaults or private safes do not afford that entire security, which can be obtained in the vaults of a well-managed and successful safe deposit company, whose whole energy and ability are devoted to the protection of the valuables committed to its care, is well proved by the fact that twenty millions of dollars have been stolen from banks and private vaults during the past few years. No safe deposit company in the United States has ever yet been robbed, and no attempt by burglars has ever been made, which fact shows emphatically that the precautions taken by these companies have been absolutely successful. In connection with these remarks, special reference is made in this commercial review to the widely-known and reliable Albany Safe Deposit and Storage company, whose offices, vaults, etc., are centrally located in the Albany Savings Bank Building, corner of State and Chapel streets. This company was duly incorporated May 10,

are insured from moth and fire by this company, is under the charge of Thomas Skerritt, who is very competent in this line, having been brought up by the late George C. Treadwell in his establishment, where he was engaged for upwards of thirty years. The following are the charges in this department: seal sacs, dolmans and ulsters at about two per cent. on owner's valuation. Fur-lined circulars, value of \$75 at \$4 per year; value under \$75 at \$3 per year. Fur-lined overcoats, at \$3 per year; cloth overcoats, \$1.50 per year. Robes, blankets, from \$1 upwards. Special rates for special goods will be given at any time by the superintendent. It has ever been the policy of this responsible company to keep pace with the times, and by adding every improvement, which experience may suggest, to increase the security afforded by its fire and burglar-proof vaults. We would observe that the low prices charged by the company for all the advantages offered by it, is of very small moment compared with the attainment of absolute security and safety, and are lower than offered by any other safe deposit company. The offices of the



1883, under the laws of New York, with a paid-up capital of \$10,000, since which period it has secured a liberal, influential, and permanent patronage from all classes of society in Albany and its vicinity. The vaults and safes of the company were built by the famous firm of Herring & Co., of New York City, and are of the latest improved kind, being indestructible by fire and absolutely impregnable to burglars. The officers and trustees of the company, who are highly regarded in business circles for their just methods, prudence and enterprise, are as follows: Edgar Cotrell, president and treasurer; George H. Treadwell, secretary; W. W. Boyd, superintendent. Trustees: Edgar Cotrell, Daniel Leonard, George H. Treadwell, F. E. Griswold, David A. Thompson. The following are the rates of the Albany Safe Deposit and Storage Company:—Safes to let in fire and burglar proof vaults at \$5, \$7, \$10, 15, \$20, \$25, \$30, per year. For cash or bank boxes, \$5 per year. Coupon bonds transferable by delivery, \$1 per \$1,000 per year. Registered bonds, 50 cents per \$1,000 per year. Jewelry, diamonds, watches, etc., in sealed packages, owner's estimate of full value at \$2.50 per \$1,000 per year. Silverware, packed and sealed, one month, \$2; two months, \$3; three months, \$4; four months, \$5; five months, \$6; six months \$7 per \$1,000 value, or at \$1 per \$100 per year. Access to packages is allowed at any time. The department for furs, clothing, etc., which

company are open daily from 9 A.M. to 4 P.M., except on Sundays and legal holidays.

B. B. Sanders & Co., Seed Merchants and Dealers in Fine Middlings, Ship Stuff, etc., Nos. 343 and 345 Broadway.—Perhaps there is no employment more calculated to fill the mind with pleasure or relieve it from the dull monotony of business life, than the cultivation of the vegetable garden. In making selections of seeds, care should be taken to select those that are fresh and genuine, and it is best to secure them from a reputable, first-class house. Such a house in Albany is that of Messrs. B. B. Sanders & Co., which is one of the oldest in the trade in the capital city. It was founded as far back as 1832 by Mr. John B. Sanders, who two years later took into partnership his brother, Mr. G. V. Sanders, and the style of the house then became J. B. Sanders & Co. The founder died in 1871, and his two brothers then continued the business under the present style of B. B. Sanders & Co. The premises occupied comprise a three-story building, 25 x 120 feet in dimensions, and this is equipped with an elevator and all other conveniences for the successful prosecution of the business, which is of an extensive and widespread character.

R. Lawrence & Bro., Wholesale Dealers in Wines and Liquors, Nos. 244 and 246 South Pearl Street, and Nos. 109 and 111 Arch Street.—A carefully compiled, comprehensive review of the commercial interests of Albany will reveal the fact that the wholesale liquor trade of the city to-day constitutes a very substantial factor in the general aggregate of business activity in the capital, which contains a number of houses in this line prepared to compete with any of the kind in the state outside the metropolis. Prominent among those referred to is the old established and well-known house of **R. Lawrence & Bro.,** wholesale dealers in wines and liquors, which is located at Nos. 244 and 246 South Pearl Street, and 109 and

W. Van Gaasbeek & Co., Manufacturers of the celebrated "Bazaar Shirt" and Dealers in Fine Furnishing Goods, No. 556 Broadway (Opposite Delavan House).—The leading fashionable shirt-makers, and fine furnishing goods dealers of the capital are Messrs. W. Van Gaasbeek & Co. Directly opposite the Delavan House, it is convenient to the best residential sections, the capitol, etc., and Messrs. Van Gaasbeek & Co., command the largest circle of patronage of any concern in this city. Mr. W. Van Gaasbeek started the business in 1872, in partnership with Mr. Schwartz. The present firm was formed in 1878, Mr. Van Gaasbeek taking into co-partnership his sons Messrs. John and Edward, young men of



111 Arch Street, and which is the oldest, largest and most staunch concern of the kind in this city. It was founded in 1857 by Peter Reynolds & Sons, who conducted the establishment up to 1873, when they were succeeded by the pushing and popular firm whose name stands at the head of this sketch, and who have since continued the business with uninterrupted success. They occupy for office and warehouse an entire 50 x 75 foot floor, well ordered and equipped, and carry constantly on hand (free and in bond) a heavy and first-class stock, being direct importers, while several efficient assistants are employed. The stock includes choice French and Spanish wines, French brandies, Holland gins, Irish and Scotch whiskies and a full and fine line of liquors, cordials, bitters and bottled goods of all kinds; also fine native Rye and Bourbon whiskies; all orders by telephone, mail or otherwise being punctually and reliably filled, and the trade of the firm, which is of a wholesale character exclusively, extends all over Albany and surrounding cities and towns. Messrs. Richard and John H. Lawrence, who are respectively gentlemen of thirty-eight and thirty-one years of age and natives of this city, are both young men of sterling integrity in their business relations, as well as of energy and judicious enterprise, and are thoroughly conversant with the trade.

marked ability, progressive policy and unremitting enterprise. They are the designers and makers of the nationally celebrated "Bazaar" shirt. In many features of cut, fit and finish, as well as regards fine materials and perfect laundering, these shirts stand unrivalled in the United States trade, and are leaders at retail here in Albany, while the firm have developed a heavy wholesale trade all through New York state, Vermont, Massachusetts, South, and as far west as California. The public will find the "Bazaar" shirt far in the van as regards every feature of excellence. They also manufacture collars and cuffs of the finest linen, and in every way superior goods. In their large and elegantly fitted-up store, 130 feet in depth, they carry complete lines of men's fine furnishing goods, including all the best makes of underwear, socks, ties and neckwear of fashionable novelties, handkerchiefs, etc. To Albanians, there is no need of commendation; to strangers and the country trade at large we strongly recommend it as the best place to buy either at wholesale or retail. The senior partner was born in Schoharie County, and has been an honored resident of Albany for the last fifty years: he was in the dry goods business as partner, and then sole proprietor for fully twenty-five years before embarking in the present trade.

Gay & Quinby, Grain Commission Merchants, No. 448 Broadway.—Owing to its central geographical position and its excellent transportation facilities by railway, river and canals, Albany becomes, in the nature of things, the centre of a vast grain trade. The transactions in cereals in this city in the course of a year aggregate enormous proportions, while the volume of business has grown apace annually. Of the firms contributing most largely to the sum of commercial activity in this line in the city, few if any are more widely or honorably known than Gay & Quinby, Grain Commission Merchants, whose office is located at No. 448 Broadway. No concern of the kind in Albany maintains a higher standing in the trade, as none probably receives a more substantial share of merited recognition; while the business connection of the firm is of a most extensive and gratifying character, their total sales reaching upward of two millions of bushels for last year. This popular and responsible house was originally established some thirty-five years ago by a Mr. Chamberlain, and in 1870 came into control of the pushing and prosperous firm whose name heads the sketch, and who have since conducted the business with eminent success. They handle wheat, oats, barley, rye, etc., making a leading specialty of barley, of which they are extensive receivers and shippers by rail and water, and transact a strictly commission business, while a special feature is made of furnishing prompt returns to consignors. The individual members of the firm are Charles C. Gay, a native of Waterloo, Seneca county, this state, but a resident of Albany thirty-seven years, and John H. Quinby, who was born in New Jersey, but has lived in this city twenty odd years. They are both gentlemen of middle age and men of entire probity, and are prominent and respected members of the Albany Board of Trade.

J. W. Dunham & Co., Lumber Merchants, No. 5 Lumber District, Glen Dunham, Manager.—The advantages possessed by Albany as a centre for the distribution of lumber of all kinds from the great forests of Michigan and Canada, have long been recognized as being of the greatest importance, and have resulted in a trade here that is equalled in amount of value by few other cities in the United States. Among the leading representative houses in the lumber trade of the city, is that of Messrs. J. W. Dunham & Co., whose office and yard are located at No. 5 Lumber District. This business was established forty years ago by Mead & Co., who were succeeded by Mead, Dunham & Co. In 1871, the present firm succeeded to the management, the co-partners being Messrs. J. W. Dunham, Abijah Weston, H. F. Bronson and E. H. Bronson. Mr. J. W. Dunham has been a member of the firm since 1854, and is now conducting a lumber-yard and planing mill at Burlington, Vt., under the title of Bronson, Weston, Dunham & Co. Mr. A. Weston has been a member of this firm for the last thirty-four years, and lives at Painted Post, New York. Messrs. H. F. and E. H. Bronson have been members of the firm since 1875, and are carrying on extensive saw mills in Ottawa, Canada, under the style and title of Bronson & Weston. The Albany business is under the able and efficient management of Mr. Glen Dunham, who is thoroughly acquainted with every detail and feature of the lumber trade, and the requirements of dealers, manufacturers and builders. The yard is spacious, and the dock has a frontage of 1500 feet, enabling several vessels to load and discharge cargoes at the same time. Messrs. J. W. Dunham & Co. keep constantly on hand several million feet of Canada and Michigan pine, etc., also vast quantities of shingles and pickets. During the past year the Albany house sold 20,000,000 feet of lumber, and its trade extends throughout all sections of New York, New Jersey and New England. Messrs. J. W. Dunham & Co. have intimate relations with shippers of lumber, and as their supplies are drawn chiefly from their own mills, they are enabled to offer advantages and inducements in prices very difficult to be duplicated elsewhere in this country. Mr. Glen Dunham is highly esteemed in trade circles for his promptness, energy, and integrity, justly meriting the liberal patronage secured by him in the lumber trade of Albany.

Louis Miller & Bro., Watches, Clocks and Jewelry, No. 60 South Pearl Street.—The handsome and well-filled jewelry store of which Messrs. Louis Miller & Brother are the proprietors, has a commodious salesroom, filled with cases and closets in which are displayed a large assortment of solid and silver-plated ware, watches of all makes and at all prices, vest and guard chains, chains for ladies, jewels of all kinds, especially rings and sleeve buttons, brace-

lets, pins, etc. The proprietors, Messrs. Louis and Samuel Miller, are both natives of Germany, and have resided in Albany since childhood. They are both practical watch-makers, jewelers and opticians. They began business in 1863, and have occupied their present store for the past thirteen years. They devote their whole attention to their enterprise, and employ several competent workmen in the repairing of watches, clocks, jewelry, and spectacles, and all work undertaken is guaranteed to be of the best workmanship and perfect in every particular. The firm also make a specialty of optical goods in every variety. In every department of their business popular prices prevail.

New York State National Bank, J. Howard King, President, D. W. Wemple, Cashier.—The city of Albany has every reason to be proud of its wealthy banking corporations, conducted as they are on so thoroughly sound and conservative a basis. Their importance, as a means of contributing to develop the extensive resources of this section of the state cannot be questioned, while their solvency and rapidly increasing volume of business are guarantees of the financial and industrial interests of the capital city. The most substantial and veteran fiscal corporation of Albany is the famous New York State National Bank. This time-tried institution has had a very successful career, and is to-day one of our most vigorous exponents of the soundest principles governing banking and finance. It was originally founded in 1803 as the New York State Bank, and eventually May 29, 1865, was organized under the National Banking Laws as a National Bank. In 1885 its charter was extended. This is the oldest bank in Albany, and the oldest building erected for and continuously used as a banking house in the United States. For eighty-five years the New York State National Bank has conducted a safe and conservative business, in which by just and honorable conduct towards its customers it has advanced their interests and welfare in common with its own. The following gentlemen, who are highly regarded in financial and commercial circles for their prudence, sound business principles and integrity, are the officers and directors:—J. Howard King, president; J. H. Van Antwerp, and Ledyard Cogswell, vice-presidents; D. W. Wemple, cashier. Directors:—John H. Van Antwerp, J. Howard King, Chas. B. Lansing, Frederick Townsend, Rufus K. Townsend, James H. Pratt, Marcus T. Hun, Henry K. McHarg, Samuel N. Bacon, Ledyard Cogswell, Wm. Bayard Van Rensselaer and Archibald McClure. Personal accounts are specially invited whether large or small, and the security boxes of the bank's depositors are kept in its vaults free of charge. Special provision is made for the convenient and expeditious transaction of business by lady depositors in this bank. The following condensed statement, at the close of business June 30, 1888, as rendered to the Comptroller of the Currency, shows the affairs of the New York State National Bank to be in a most flourishing and substantial condition, viz:—

RESOURCES.	
Loans, ...	\$1,404,132.20
U. S. Bonds (circulation)	50,000.00
Real Estate, ...	29,500.00
Due from Res'v'e Agts, ...	\$454,354.53
Due from other banks, ...	221,519.56
Stocks and Bonds, ...	230,500.00
Gold Coin, ...	145,000.00
Cash, ...	150,626.91
	\$2,676,133.20
LIABILITIES.	
Capital, ...	\$250,000.00
Surplus, ...	253,354.98
Circulation, ...	45,000.00
Deposits, ...	2,121,778.22
	\$2,676,133.20

The principal correspondents of the bank are New York Merchants' National Bank, National Park Bank, Gallatin National Bank, Bank of New York, New Brunswick, and Howard National Bank, Boston, etc. In concluding this necessarily brief sketch, it is only necessary to add that the New York State National Bank is a recognized exponent of those great cardinal principles which underlie the fabric of the business world, and a thorough representative of the best and most conservative banking methods in existence. Its increase in business and activity shown by the gentlemen managing its affairs during the last few years is especially to be commended.

Kenmore Hotel, H. J. Rockwell, Proprietor, F. W. Rockwell, Manager.—Albany is favored with the benefits and advantages derived from having located in her midst one of the finest modern hotels in existence, and which under its present exceptionally capable and brilliant management is pronounced by competent authorities to be one of the best-conducted hotels in America to-day, the type best illustrating the modern art of hotel keeping. We allude of course to the "Kenmore," which has such an enviable reputation with all who have ever stopped at it. The Kenmore Hotel was erected about ten years ago, and first opened to the public on Dec. 1, 1878. Management is the key-note to success in the record of any hotel, and so with the Kenmore. It is thus a matter of appreciated importance to the public, when on May 14, 1888, the Kenmore passed into the proprietorship of Mr. H. J. Rockwell, and at the same time came under the able and energetic executive management of his son, Mr. F. W. Rockwell. Before giving our readers an idea of the splendid accommodations at the Kenmore, let us speak of the

lors and drawing-rooms; an elaborately-decorated and airy, ventilated dining-hall, etc. There are 150 rooms in the Kenmore, and thirty-five parlors, with connecting rooms en suite, specially intended to secure the privacy of a home to families, and adapted to statesmen's and political leaders' headquarters. There are forty to fifty bath-rooms in this splendid hotel and all the modern improvements, including safety passenger elevators, steam heat, electric bells, speaking tubes in all rooms; a rope fire-escape in every room, hose on all floors, powerful steam-pumps, wide stairways, etc. Watchmen guard the house night and day, and it is the safest stopping-place in the United States. We desire to speak of the furnishings; they are all strictly first class: the beds, mattresses, pillows, linen, new and of best quality; rich carpets on floors, rooms large, light and airy, while the service is elaborate and a thorough system of organization enforced by Mr. Rockwell, who is no ornamental figure-head, but a "worker," who personally sees after the comfort of all his guests. The finest table in Albany—which means a great deal—is set right here



Messrs Rockwell. To tens of thousands the family name is familiar and popular, linked with the associations of successful hotel keeping through three generations. Mr. H. J. Rockwell was born at Luzerne, where his father now owns and runs one of the most attractive houses in one of the most healthy and beautiful sections of the State. Mr. Rockwell grew up in hotel life; early took his share of the cares and responsibilities, and evinced marked capacity, great executive facility and a progressive policy in keeping with modern requirements. He is now the proprietor of the popular Wayside Hotel and cottages, situated at Lake Luzerne, N. Y., and where the élite of New York City, Albany, Troy, Buffalo, etc., etc., spend their summer vacations. When Mr. Rockwell took the Kenmore last spring, he had not to search for a manager. The man was right there in the office—his son Mr. F. W. Rockwell, and though young in years, he is old in experience, born in a hotel and conversant with every detail of keeping a first-class establishment. These are the gentlemen who are running the Kenmore, and from whose book of experience, laudable ambition and sound judgment, many a hotel man in New York and elsewhere could well take a leaf—in fact several of them. The "Kenmore" is the equal in size, beauty and equipment of any first-class house in New York or Boston. Its location is excellent. It covers an entire block, being a substantial six-story brick edifice, with office, reading-rooms, bar, café, and large lobbies on ground floor, while on the main floor above are magnificently furnished par-

in the Kenmore. Messrs. Rockwell are liberal caterers. They believe in the best and plenty of it, and have in charge of the cuisine a skilled French chef, and competent assistants. To travellers who seek the best and want the comforts of life, we say, put up at the Kenmore. It is only two blocks from the railroad depot, with free omnibuses to boats and trains, while the rates are reasonable and moderate for such elegant accommodations. This is a popular house with members of the Legislature, lawyers and judges of Court of Appeals, and the best classes of the large transient trade that is ever passing through Albany. Mr. H. J. Rockwell has a ten years' lease of the Kenmore, and is preparing for the growth of trade that is already perceptible under his enlightened and liberal proprietorship, intending to enlarge the house within the next two years by an addition of ninety feet. The extra accommodation is very necessary. Mr. Rockwell and his son are both active members of the New York State Hotel Keepers' Association, Mr. H. J. Rockwell, being the treasurer of same, and faithfully discharging the onerous duties thus devolving upon him, while he is also a popular member of the National Hotel Men's Association. Both gentlemen are masters of the difficult art of modern hotel keeping, and in the Kenmore, the public will find that perfect combination of capital, skill and experience that is so rarely met with, and which invariably leads to fame and fortune and the greatest happiness to the greatest number.

Albany City National Bank, No. 47 State Street.—No financial corporation of this city can point to a more satisfactory record of usefulness, conservative growth and stability, than the Albany City National Bank. Its career has been a very prosperous one, and it is closely allied with the progress and development of the business interests of the capital of the State of New York. The bank is located at No. 47 State Street, where every facility is at hand for the prosecution of its extensive and growing business. The banking rooms are thoroughly provided with every necessary adjunct. This bank was originally organized in 1834 as the Albany City Bank, the first president being Erastus Corning, and the first cashier, Watts Sherman. This bank was incorporated as the Albany City Bank, April 30, 1834, with a capital of \$500,000. The commissioners appointed were: Erastus Corning, William Seymour, Chauncey Humphrey, Martin Van Alstyne, John Knower, Samuel S. Fowler, Peter Wendell, Ganet W. Ryckman, Anthony Blanchard, William Smith, John L. Schoolcraft, Thomas M. Burt, and Albert Gallup. Dr. Peter Wendell was chosen chairman and Mr. Wm. Seymour, secretary. The above commissioners became the directors of the bank at the election July 24, and at a subsequent meeting Mr. Corning was elected president, and Mr. Fowler, vice-president. The first cashier was Watts Sherman. Messrs. Pruyn and Martin, (John V. L. Pruyn, H. H. Martin,) were the attorneys of the bank. Later, both became directors. Mr. Martin became cashier, succeeding Mr. Sherman, who removed to New York in 1851 to found the banking house of Duncan, Sherman & Co. Mr. Pruyn subsequently became vice-president, continuing as such until the time of his death. In 1865, it was duly incorporated under the national banking laws with a paid-up capital of \$500,000, subsequently reduced to \$300,000, and now has a surplus fund of \$150,000, and undivided profits of \$45,000. The bank is ably officered, and its board of directors is composed of gentlemen, prominent in financial and mercantile circles in the city. The officials in detail are:—E. Corning, president; Amos P. Palmer, cashier. Directors with dates of election:—Erastus Corning, 1853; Amasa J. Parker, 1869; A. P. Palmer, 1871; S. E. Marvin, 1878; John V. L. Pruyn, 1880; Amasa J. Parker, Jr. 1881; George J. Amsdell, 1885; George H. Thatcher, 1887; Edgar Cottrell, 1888. Mr. Corning succeeded his father as president. Mr. Amsdell is first vice-president. Mr. Thatcher is second vice-president. His father, the late George H. Thatcher, was vice-president. Mr. Pruyn is a son of the late vice-president of the same name. The bank takes the accounts of bankers, corporations, merchants, manufacturers, professional men and others, offering very superior facilities for the transaction of every branch of business. Particular attention is given to ladies. Liberal advances are made on approved commercial paper, while collections in the United States, Canada, and Europe are made promptly on favorable terms. The bank likewise attends to remittances at lowest rates of exchanges, deals in government and other first-class bonds, issues certificates of deposit bearing interest, etc. The following statement June 30, 1883 shows the affairs of the bank to be in a most flourishing condition. Resources: loans and discounts, \$1,449,855.27; overdrafts, secured and unsecured, \$470.53; United States bonds to secure circulation, \$100,000; other stocks, bonds, and mortgages, \$41,991.60; due from approved reserve agents, \$264,857.38; due from other national banks, \$419,463.20; due from State banks and bankers, \$7,487.90; banking house, \$75,000; premiums paid, \$5,860; checks and other cash items, \$805.35; exchanges for clearing house, \$32,954.23; bills of other banks, \$32,413; fractional paper currency, nickles and cents, \$200; specie, \$44,625; legal tender notes, \$45,800; United States Certificates of Deposit for legal tenders, \$150,000; redemption fund with United States treasurer (five per cent. of circulation), \$4,500; total, \$2,676,283.46. Liabilities: capital stock paid in, \$300,000; surplus fund, \$150,000; undivided profits, \$45,164.32; national bank notes outstanding, \$90,000; dividends unpaid, \$105; individual deposits subject to check, \$1,304,109.31; demand certificates of deposit, \$36,407.18; due to other national banks, \$709,939.73; due to State banks and bankers, \$40,557.92; total, \$2,676,283.46. The principal correspondents of the Albany City National Bank, are the Central National Bank of New York, Importers' and Traders' National Bank of New York, and the First National Bank of Chicago. Mr. Erastus Corning, the first president, died in 1872, after a long, honorable and brilliant career, and was succeeded by his son the present president. Mr. E. Corning is a clear-headed financier, and an able exponent of the soundest principles governing banking. Mr. Amos P. Palmer, the cashier, is an experienced and careful bank officer with every

qualification for his responsible position. The fact that this bank has passed through every crisis and stringency of the money market without its management or condition being questioned in the slightest degree, is sufficient evidence, without further comment of this institution's substantial and reliable condition.

A. F. Dobler, Lager Beer Brewer, Swan and Elm Streets.—The city of Albany has a number of branches of industry that have made her the important centre she is to-day, and one of the most prominent of these is the brewery interest, which now employs a very large capital and hundreds of hands. One of the finest lager beer breweries in the city is that of Mr. A. F. Dobler, located at the junction of Swan and Elm streets and Myrtle Avenue. This enterprise was inaugurated in 1865, by Mr. John Dobler, who built the present brewery in 1876, and, at his death in 1885, he was succeeded by his son, the present proprietor. It is a splendid property located on the most prominent and highest point in the city overlooking the Hudson with splendid views of the Catskills and other mountains. The malt storage house, opposite Washington Park on State Street, fully reflects the paramount importance of the industry represented. The capacity of the brewery is 20,000 barrels with storage capacity for 60,000 bushels of malt in his malt-house, while the preparation for the manufacture is thoroughly complete and extensive, every accessory, no matter how seemingly trivial having been provided to assure a high and perfect standard. The machinery and building plant embraces every invention and appliance known to modern brewing, and improvements and additions are constantly being made through the enterprise of the management. Ample steam power is utilized, and employment is given to thirty-five skilled and experienced hands, and, through his liberality Mr. Dobler has never experienced strikes. The beer here brewed has secured a wide and increasing popularity with dealers and consumers, as its purity, flavor, and health-giving properties are recognized everywhere as unsurpassed. Only the choicest hops and malt, carefully selected by competent representatives of the house, are used, and in the process of production the full strength and virtue of constituent element is extracted and resolved into a union that has found unusual favor with connoisseurs. The greatest pains are taken in every detail of the work, the latest and best methods are employed, and such principles applied in the brewing as long experience and scientific research have commended and approved. It has ever been the policy of the house to furnish the best in quality, wholesomeness and general excellence, and the estimation in which its products is held at home and the steady uniform increase of its annual sales, wherever tested, gives conclusive proof that a responsive chord has been struck in the popular heart. In enterprise, liberality, keen appreciation of public expectation and demand, and unwavering allegiance to honor and truth, Mr. Dobler may be fairly said to have earned the respect, the confidence and the patronage of the whole community. His sales already average fifteen thousand barrels per annum, and are steadily increasing each year. Mr. Dobler was born in Germany, is a thoroughly practical brewer, a member of the New York State Brewers' Association, and the First Scientific Station of Brewing. Although the oldest practical L. brewer in this city, he is in the early prime of life, and eminently popular with his host of friends and patrons in this city and vicinity. Some of the most eminent brewing foremen in this country obtained their education at his brewery or when under his management.

Jonas Keenholts, Wagons, Carriages etc., No. 165 North Pearl Street.—Mr. Jonas Keenholts, the able proprietor of this well-known carriage and harness house, and the keeper of a first-class livery and boarding stable started in business nine years ago on Church Street. In the spring of 1888 Mr. Keenholts removed to his present premises where he occupies two floors and a basement of a commodious and excellently arranged building and the stalls in the livery stable are well lighted, ventilated and drained and offer accommodations for sixteen head of horses. The carriage house is fully stocked with all kinds of light and heavy vehicles, harness, etc., which are warranted to be as represented in every particular and purchasable at fair prices. Mr. Keenholts makes a specialty of the handling of the productions of the Moyer Buggy and Wagon Company of Syracuse, and is the agent for the "Boss" and "Walk-away" road-graders.

Dr. Vescelius' Healing Institute, No. 73 North Pearl Street, Opposite Kenmore's Hotel, over Hodgkins' Drug Store.—Magnetic treatment is being universally accepted by scientists and practical thinkers generally. Among those who have accepted the truth touching animal magnetism, and whose names are familiar to all intelligent people, may be mentioned Dr. William D. Carpenter, Prof. Agassiz, Drs. Herbert, Mayo, Hufeland, Laplace, Cuvier, Foote, Prof. Edward Hitchcock, Charles Dickens, and many others. Many liberal minded medical practitioners in Europe and America resort to it, in a quiet and unostentatious way, in cases which may be benefited by its judicious employment. The treatment is termed by some "Magnetic;" by others "Healing by the laying on of hands;" and by many "Naturæpathic Treatment." This treatment is also according to the methods of Nature, removing obstructions of the nervous fluids, and restoring the circulation to the various organs of the system; thus giving the secretions a healthy action, revitalizing the functions of life, and giving tone and vigor to the whole system. This mode of treatment is in the ascendancy in all parts of the country, and thousands are being restored to health and vigor, after having been given up to die. It is pleasant to the patient, with no pain, and what seems more wonderful, is, that diseases heretofore considered incurable are frequently cured with from one to fourteen treatments. Not only is the disease removed for the time being, but the cause—producing a radical cure. All species of human weakness and disease, whether chronic or acute, are treated. Some of the diseases treated with success are: Paralysis, Contracted Cords. Chronic and Inflammatory Rheumatism, Neuralgia, St. Vitus' Dance, Loss of Voice, Catarrh, Erysipelas, Tumors, Swellings, Fever and Ague, Fever Sores, Granulated Eyelids, Inflamed Eyes, all Nervous Affections, Stammering in its worst forms, Liver Complaint, Diseased Kidneys, and all kinds of Sexual Weakness, Falling of the Womb, Painful, Suppressed and Excessive Menstruation, Palpitation of the Heart, General Debility, Spinal Affections, Weakness at the Pit of the Stomach, Asthma, Bronchitis, etc.; in fact, all diseases that are curable. Dr. W. I. Vescelius, Practical Magnetic Naturæpathic and Electro Massage Physician, for the safe, sure and natural treatment of diseases, weakness and infirmities, has fitted and furnished beautiful parlors for a healing institute, at No. 73 North Pearl Street. Dr. Vescelius has been before the public as a healer for the past twenty-two years; during this time he has treated 10,881 patients in all parts of the United States. The doctor was born fifty-seven years ago in Seneca County, N. Y., and twenty-two years ago established himself in business in Elmira as a magnetic physician. He has since been located in different parts of the Union and in Albany for the past seven years. His own system seems to be charged with electricity, and his curative power is marvellous. Physicians in all parts of the country send patients to him with excellent results. Dr. Vescelius is also the manufacturer of Vescelius' Healing Balm for Skin Diseases, and of the Irving Amber Ointment for Felons, Old Sores, Cuts, Bruises, Scrofula Sores, Fever Sores, Ulcers, Cancers, Ringworms, Burns, etc.

P. J. Wallace, Wholesale Dealer in Foreign and Domestic Wines, Gins, Brandies, etc., No. 100 Madison Avenue.—An old established, prominent, and prosperous wholesale liquor house in this city is the popular and responsible concern of P. J. Wallace, dealer in foreign and domestic wines, gins, brandies, etc. The house was founded in 1856 by the firm of Mahon & Wallace, who conducted it as such up to 1862, when Mr. Wallace became sole proprietor, and having since continued the business alone with unbroken success, the result could scarcely have been other than the full measure of prosperity that has attended his well directed efforts. The business premises occupy the whole of a 50x60 foot floor, and a large and first-class stock is constantly carried, comprising choice French wines, brandies and liquors, Holland gins (directly imported), Irish and Scotch whiskies, Jamaica rum, fine native whiskies, bottled goods of every variety, etc. Four assistants are employed, a retail department being maintained also in connection, and the trade of the establishment which extends all over the city and surrounding towns is of a very substantial character. Mr. Wallace, who is a gentleman in the full prime of life, active and energetic, was born in Ireland, but has resided in Albany nearly forty years. He is a man of strict integrity in his dealings, is well and favorably known in the community, and is a popular member of the Liquor Dealers' Association.

Moore Brothers, Veterinary Surgeons, Offices, etc., Nos. 147 to 155 Hudson Avenue.—Messrs. Moore Brothers have honestly earned the fame of preparing and placing on the market unquestionably the best veterinary medicines in the world. If kept on hand for immediate use when needed, the herd is as practically insured as the house whose owner has a good policy in a sound company. This useful and important business was established half a century ago by Mr. H. Moore, who retired in 1887, and was succeeded by his sons, Messrs. H. C. and Edward Moore, both of whom are able veterinary surgeons and practical pharmacists. Their pharmacy, surgery and hospitals for horses, cattle and dogs are the best equipped and most complete in the United States. Messrs. Moore Brothers manufacture extensively colic medicine, physic, fever, cough, and diuretic balls, foul hoof and foot rot ointment, scratches ointment, and several other first-class veterinary medicines. Having all modern facilities and skilled assistants, treatment prescribed is carefully carried out in their hospital department. They make a specialty of surgical and dental operations, and perform actual cautery without throwing the animal. Their boarding stables have ample room for 75 horses, and to their offices a suitable room for ladies is attached. They examine horses for patrons as to soundness prior to purchase. The firm are sole agents in America for Prof. Tuson's disinfectants, London, England, which instantly annihilate every bad odor, yet leave no smell. Animals shipped by boat or cars are met and carefully re-shipped. Farmers, stock-breeders, horsemen and those interested in live stock, requiring veterinary medicines or advice cannot do better than communicate with this responsible firm.

Wm. Deyerman & Co., Manufacturers of Linseed Oil, Copal Varnishes, etc., Nos. 381 and 383 Broadway.—The oldest established and one of the most reliable houses in the city of Albany engaged in the manufacture and sale of Linseed Oil and Copal Varnishes, etc., is that of Messrs. Deyerman & Co., located at Nos. 381 and 383 Broadway. This business was established seventy-five years ago by Smith and Warren, and eventually in 1862 became the property of Messrs. Wm. Deyerman & Co. The copartners bring great practical experience to bear, coupled with an intimate knowledge of every detail and feature of the varnish and paint trade, and the requirements of patrons in all sections of the country. The premises occupied comprise a spacious five-story building, fully equipped with every appliance and facility for the accommodation of the large and valuable stock of varnishes, japans, paints, dry and oil colors, brushes, etc. The firm likewise import direct French window, picture, coach, car and photograph glass, and are manufacturers' agents for American window glass. They likewise deal in ground, cut, colored, enameled, and embossed glass, glaziers' diamond points, putty, etc. All the goods handled by this reliable firm are unrivalled for quality, reliability, and uniform excellence, having no superiors in the American or European markets, while the prices quoted in all cases, necessarily attract the attention of close and prudent buyers. Mr. Deyerman was born in Albany. He is one of our progressive and public spirited citizens, and is alderman of the Fourteenth Ward and is a director of the Exchange National Bank, and a member of the Board of Trade. He is also president of the Young Men's Christian Association and trustee of the Savings Bank. Both Messrs. Deyerman and partner are highly regarded in business circles for their enterprise, energy and integrity. Their trade extends throughout all sections of New York, Vermont, Massachusetts and Connecticut, and is steadily increasing.

William Dornet, China, Glass, etc., No. 186 South Pearl Street.—Twenty-eight years ago Mr. Dornet originally established himself in the wholesale and retail crockery business and as an importer and dealer in the finest grades of china, glass, earthenware, etc., and he has won a most exemplary reputation. The premises occupied at No. 186 South Pearl Street are 25x75 feet in dimensions, and are not only systematically arranged, but attractively fitted up, for a fine display of the merchandise handled, while polite and experienced clerks are employed, and the wants of patrons receive immediate attention. Mr. Dornet is the direct importer of fine china and cut-glass ware of most celebrated manufacture, and also deals extensively in pressed glass ware, crockery, earthen-ware, etc. Mr. Dornet is a native of Ireland, but has resided in Albany for the past forty-two years, and is widely known as one of the most popular and reliable business men of the city.

Stanwix Hall, C. Quackenbush, Proprietor, Broadway.—No hotel in the United States has a higher reputation or greater fame, as a first-class stopping place, than the popular Stanwix Hall, of Albany. Though the house is very old, yet under the present enterprise it always looks bright and new, and is without exception the most comfortably furnished and best kept hotel in Albany. It was built in 1832 by Mr. Peter Gansevoort, whose enterprise was great and to whom Albany is so greatly indebted. The Stanwix has always done an excellent business, and for many years was run by Mr. Edward Purcell. He was succeeded ten years ago by the present proprietor, Mr. C. Quackenbush, one of the ablest and most successful of hotel men. Under his proprietorship the house has been thoroughly renovated throughout, and is without exception strictly first-class in every respect. It is most centrally located on Broadway, near the depot and post-office, right in the business cen-



tre of the city, with street cars to all points, and 'buses to cars and boats. The building is a very handsome six and seven story structure, erected in the most substantial manner, safe and commodious. Here are 140 rooms, many en suite, specially adapted to the requirements of families, statesmen, politicians, etc., and all handsomely and comfortably furnished. On the main floor is the elegant office, reading and reception rooms, café, etc. The parlors are spacious and elegantly furnished, while there are all the modern improvements, including safety passenger elevator, steam heat, electric bells, etc. The dining-hall is a beautiful apartment seating 125, and as is so widely known, the Stanwix sets the best table in town. Mr. Quackenbush is an energetic and liberal caterer and employs the best talent in his kitchen. The Stanwix is in every respect one of the finest hotels in the United States, and is a favorite stopping place with senators and assemblymen during the sessions of the legislature. It always has an excellent transient custom, and its rates, ranging from \$2.50 to \$4.50, enable every traveller to enjoy Mr. Quackenbush's hospitality. He is a genial host, a popular citizen, and a business man of great executive ability, who enforces a thorough system of organization, and runs the model hotel in Albany.

Burton & Cory, Manufacturers of Cider and Vinegar. Office and Warehouse, No. 78 Green Street.—The "B & C" brands of cider and vinegar need no extraneous commendation to the hundreds of thousands of consumers all over the United States. The brand is as much a household word as the goods are a household necessity. They emanate from the New York State Cider and Cider Vinegar Works, which were established in 1839 by Francis Vail. Under his faithful guidance and skilful methods the business steadily grew in volume, permanently maintaining the lead in its line.

In 1878, Mr. Charles H. Burton succeeded to the proprietorship, and in September, 1887, Mr. A. E. Cory came into co-partnership under the existing name and style, and the firm is permanently maintaining the lead, both as regards purity, high quality and prices of cider and cider vinegar. Leading experts pronounce it the best they have sampled. The same remark applies to Burton's vinegar. It is emphatically the best in the market. The firm occupy three entire floors, 60 x 90 feet in dimensions, where they have introduced a complete outfit of machinery and appliances run by steam power, and where they are engaged in the manufacture of cider and cider vinegar upon the most extensive scale. They are also bottlers of cider for the trade and likewise supply cider in bulk for bottling. Mr. C. H. Burton was born in Albany, and though still a young man, brings to bear vast experience, having become connected with the business upwards of twenty years. Mr. Cory is a native of New Jersey, and a prominent expert in this line of twenty years active experience, well known as the junior partner of the old firm of Beach & Cory at Palatine Bridge, where he was in business for eleven years.

Franklin H. Janes, Architect, State Street.—The profession of an architect is a very difficult one, requiring a great amount of study, and in addition a practical training in active service, and a thorough scientific and mechanical education. These essential requisites are possessed in a remarkable degree by Mr. Franklin H. Janes of this city. This gentleman was born thirty-five years ago in Albany, and studied for his profession at the famous Boston school of Technology. In 1879 he purchased the business founded many years before by Mr. William L. Woollett, and subsequently conducted by the latter's son, who bore the same name. Mr. Janes' offices are conveniently located on State Street, and admirably furnished and fitted up for the business. Proofs of Mr. Janes' skill are very numerous in and around Albany, as embodied in the many splendid buildings he has designed and erected. These buildings claim the attention of experts on the ground of their stability and elegance, while the elaboration of detail and care bestowed upon every department of his work by Mr. Janes reflects the utmost credit upon his business-like methods. His business relations extend throughout New York, Vermont, Massachusetts, New Jersey, Pennsylvania, and as far west as Indiana and Illinois, and south to Florida. He has latterly planned and supervised the erection of the following structures:—Dwelling house for Mr. George W. Daw, at Lansingburg, N. Y.; residence for H. R. Wright, on State Street, Albany; residence for H. C. Albright, Utica, N. Y.; Presbyterian Church at Oxford, N. J.; school, North Terrace, Schenectady; fine stable for Mrs. M. McGarvey on Western Avenue, Albany; residence for Edward Easton, at Londerville; residence for Dr. Ullman, on Central Avenue, Albany; and he is now engaged in building a house for Judge William A. Wallace, at Clearfield, Pennsylvania. Mr. Janes is devoted to his profession, and conscientiously discharges all the duties he undertakes. He is a member of the American Institute of Architects of New York and of the Fort Orange Club, Albany.

D. W. Seeley, Inventor of Seeley's Hay and Cotton Press, Tweddle Building.—A manufacturer who possesses the inventive faculty himself, and can perfect his own inventions with the aid of ample capital, has a large field for the exercise of his talents on this continent. Such an one is the subject of the present notice, Mr. D. W. Seeley, proprietor and manufacturer of Whitman's Improved Seeley Patent Hay and Straw Press. Mr. Seeley perfected this admirable apparatus in 1880, and it is protected and covered by twelve patents, is the recipient of five gold medals at various New York State fairs, and has received the highest commendation at every exposition where it has been placed on exhibit. No less than one thousand of these admirable presses are now in use, and the trade in the same, which is steadily increasing, brings the impression that they will be universally adopted both in this country and in Europe. Simplicity, power, durability and economy of labor form the characteristics of this unique invention, rendering it at once incalculably superior to any horse or power press yet devised. Mr. Seeley was born in Montgomery county, and has now resided in Albany for the past thirty years. He was formerly identified with the farming interest and is a highly respected member of the State Agricultural Association.

M. V. B. Bull & Co., Bankers, Dealers in Western Farm Mortgages, etc.; Offices, No. 71 State Street.—The firm of Messrs. M. V. B. Bull & Co., the bankers, is not only prominent in Albany's financial circles, but it is very widely and favorably known throughout the United States as a concern of exceptional strength and stability, with most influential connections, and one that offers the safest and most favorable openings for the remunerative investment of capital. Mr. M. V. B. Bull is a native of Washington County, N. Y. About twenty years ago he started in business in this city, and has developed a business that is without exception the most important and extensive of its kind in Albany. In 1881 he took his sons, Messrs. H. S. and S. C. Bull into co-partnership under the existing name and style. They transact a general banking business, receiving deposits and allowing interest. They discount commercial paper, sell exchange, drafts, and money orders payable at all foreign points, and in all currencies and amounts. Letters of credit are also issued for travellers in foreign countries. A very prominent branch of the firm's business is the dealing in western farm mortgages and gold debentures, bonds. Mr. M. V. B. Bull is the second vice-president of the powerful and solid Western Farm Mortgage Trust Company, his house being managers for the State of New York and New England; he has had twenty years experience as an investor in Western farm mortgage securities, and has met with marked success. The Western Farm Mortgage Trust Company has a capital of \$1,000,000. Its headquarters are in Lawrence, Kansas, central to the most fertile region in the world, and where the community is the most intelligent and progressive. The company confines its operations mostly to the state of Kansas, and its securities are the most popular of any offered to the Eastern public. The leading capitalists of Lawrence are identified with it. The president, Judge Solon O. Thatcher, is also president of the National Bank of Lawrence, and is one of the ablest lawyers and largest land owners in the West. Its general manager is Mr. George W. E. Griffith, one of the ablest and most experienced financiers in Kansas. He is the president of the Merchants' National Bank of Lawrence, and has been very largely engaged in loaning money on farm mortgages, being a pioneer in this line. Mayor Barker, of Lawrence, is a director, as also Mr. James H. Pratt, director of the New York National Bank of this city, and trustee of the National Savings Bank of Albany. The company negotiates first mortgages on improved Western farms, to the extent of only forty per cent. of a low valuation by reliable experts. Seven per cent. interest is semi-annually paid, and absolute security is guaranteed to the investor. The company also issues gold debenture coupon six per cent. bonds, which have the security of a deposit with a corporate trustee more than covering all amounts, coupled with the additional security of the company's capital. The Atlantic Trust Co., of New York City, is the trustee. It has a capital and surplus of a million. The superiority of Western farm mortgages to all other forms of security is readily apparent. The Western farmer invariably borrows to render his farm more productive; he gets implements, builds barns and house, buys stock, plants orchards, or plants new fields, thus adding to the original security. In the East, money borrowed on bond and mortgage very seldom is expended on the security and goes in some other way. The mortgages run five years and principal and interest are guaranteed; the sums so far loaned by the company amount to over eight million dollars, and not a cent has been lost; every dollar of principal and interest has been paid when due and over 2500 investors have reason to be gratified with the returns from loaning through this company on Western farm mortgages. Messrs. Bull & Co. have a fine stock of mortgages and debentures constantly on hand, in sums of \$200 to \$10,000, and we advise all who desire greater interest with the utmost security to communicate with the firm and read the company's very interesting and instructive descriptive pamphlet. Messrs. M. V. B. Bull & Co. are too widely and favorably known in Albany and New York to require comment at our hands; as the leading firm of bankers here they do an extensive business, and are worthy of the large measure of success achieved.

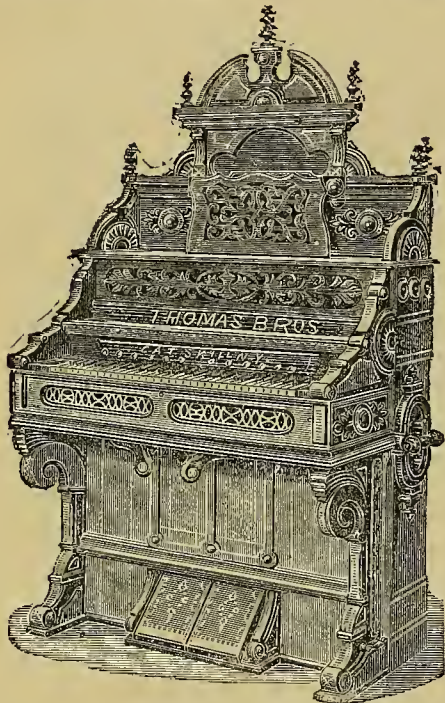
Foster & Gove, Fire Insurance: Office, No. 52 State Street, corner Green.—The leading firm of Fire Insurance agents in Albany is that of Messrs. Foster & Gove, which was established by Mr. S. L. Foster in 1869. His business continued to enlarge, and in 1886 he formed the existing co-partnership with Mr. Charles L. Gove, an enterprising young underwriter. The firm transact a Fire, Marine

and Accident Insurance business, principally in Albany and vicinity, and are noted for representing a number of the best and most honorably managed insurance companies in the country. The list is as follows: Insurance Company State of Pennsylvania, Philadelphia; Buffalo German Insurance Company, Buffalo; New York Bowery Insurance Company, New York; St. Paul Fire and Marine, St. Paul; Milwaukee Mechanics' Insurance Company, Milwaukee; Dutchess County Mutual Insurance Company, Poughkeepsie; Union Fire Insurance Company, Buffalo; Accident Insurance Company of North America, Montreal; also, the Sun Fire of London, England. This last named company is the oldest in the world. It was organized in 1710. After a business career of one hundred and seventy-eight years, we find this company showing a market value of capital of more than \$11,000,000. The stock of this company is held by the strongest and richest men of England, and every shareholder or rather copartner, is liable for the debts of the company to the full extent of his financial ability. Mr. Grenfell, the company's most active and prominent director, is chairman of the Bank of England. The aggregate of the capital and surplus of these corporations aggregates tens of millions, and every safeguard is afforded the insured. Messrs. Foster & Gove control the insuring of many of the most desirable lines of business and residential property in town; and are prepared to quote lowest rates on dwellings, stores, hotels, churches, mills and factories, stocks of merchandise, household effects, etc. They also insure marine and inland risks, and write accident insurance. Mr. Foster was born in Ogdensburg, N. Y., and has been a permanent resident of Albany since 1852. There is no better authority than he on the more important risks of Albany, and he is a valued member of the Albany board of fire underwriters; so likewise is Mr. Gove.

F. Wooster & Co., Wholesale Dealers in Salt, and Lake and Ocean Fish, No. 352 and 354 Broadway.—Prominent among the representative and progressive firms engaged in the wholesale salt and ocean and lake fish trade, is that of Messrs. F. Wooster & Co. This business was established in 1872 by Messrs. Wooster and Price, who were succeeded in 1875 by the present firm. The copartners, Messrs. F. and S. C. Wooster, bring great practical experience to bear, coupled with an intimate knowledge of the wholesale salt and fish trade, and the requirements of customers in all sections of Northern New York, Vermont, Massachusetts and Connecticut. The premises occupied comprise a superior four-story building, which is centrally located, and fitted up with every appliance for the successful prosecution of the business. Messrs. F. Wooster & Co. deal largely in all kinds of smoked, dried and pickled fish, including both ocean and fresh water, the latter being chiefly obtained from the lakes on the northern frontier. The principal varieties of fish handled by the firm are cod, salmon, mackerel, halibut, herring, trout, white fish, pickerel and haddock. They likewise conduct a large business in the finest grades of salt fish. The firm have also a branch at Nos. 517 and 519 North Second street, St. Louis, Missouri. Messrs. F. and S. C. Wooster are both natives of Fulton County, N. Y., but have resided in Albany the greater part of their lives. They are popular members of the Albany Board of Trade, and are highly esteemed.

Geo. Schwartz, Wholesale and Retail Dealer in Pork, Hams, Lard, etc., No. 167 South Pearl Street, and No. 48 Montgomery Street.—A leading house in this city engaged in dealing at wholesale and retail in dressed pork, hams, lard, etc., is that of Mr. George Schwartz. This enterprise was founded a quarter of a century ago by Mr. George Schwartz, who, in 1873, took into partnership Mr. Lew Schwartz. The latter retired in February, 1888, and Mr. George Schwartz once more became the sole proprietor. Throughout the whole of his business career he has enjoyed a very substantial and influential patronage both in the city and vicinity. Mr. Schwartz is in possession of ample facilities for securing the choicest supplies, and for filling all orders promptly and satisfactorily. His store on South Pearl Street has a frontage of twenty-five feet and a depth of seventy-five feet. It is appropriately fitted up, neatly and orderly kept, and provided with telephonic connection. In addition to these premises Mr. Schwartz has a commodious and admirably equipped packing house at No. 48 Montgomery Street. Eight hands are employed, and prompt and polite attention is given to all customers, while the prices and the goods are in every way satisfactory to buyers. Mr. Schwartz is a native of this city.

Thomas Music Company, (Limited) No. 44 North Pearl Street, James H. Thomas Manager.—A prominent house in Albany engaged in the sale of sheet music, pianos and musical instruments is that of the Thomas Music Co. (Limited). This business was established at Catskill, New York, in 1868, and was removed to Albany in 1884, when it was duly incorporated with ample capital. The following gentlemen are the officers, viz.: C. E. Bloodgood, president, H. C. Morrison, treasurer, L. H. Burdick, secretary, James H. Thomas, manager. The store is commodious and is fully stocked with a superior assortment of sheet music, pianos, organs, and musical merchandise, which are offered to the trade and private customers at the lowest possible prices. The company have the exclusive agency of the Hallett & Davis and Jos. Keller Piano



Co.'s pianos, and the New England, and Newman Brothers' organs, which are sold for cash or on the instalment plan. Violin strings, orchestra music, banjos, guitars, accordions and musical boxes by the best makers and of the most improved construction can be obtained here at extremely low prices. This is the only store in Albany which sells ten-cent sheet music. The trade is both wholesale and retail and extends throughout the United States. The officers of the Thomas Music Co. are highly regarded for their enterprise and just methods by the community, and their prospects in the near future are of the most favorable character. The principal feature of their business is publishing of sheet music, and jobbers of sheet music, music books, pianos, organs, stools and all kinds of small musical merchandise.

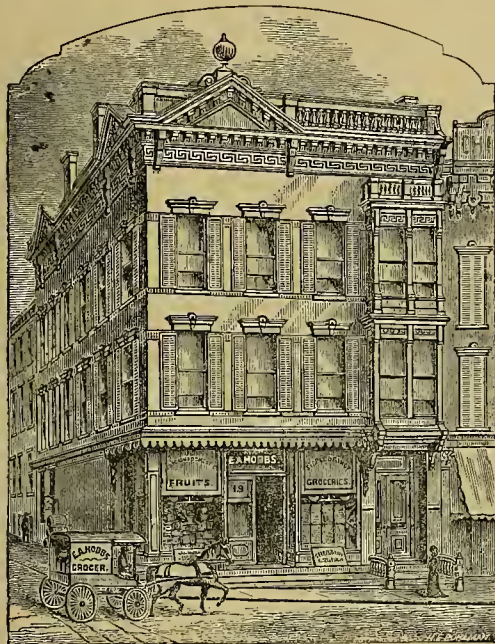
Albany Perforated Wrapping Paper Company, Manufacturers of Writing, Wrapping and Toilet Papers, Colone, Montgomery and North Lansing Streets; Seth Wheeler, President and Treasurer.—This company was duly incorporated in 1877 under the laws of New York with a paid-up capital of \$100,000, and since its organization at that period has built up an extensive, influential and permanent patronage, not only in all sections of the United States and Canada, but also in Europe. The officers of the company are Seth Wheeler, president and treasurer, and E. J. Wheeler, secretary. The company have branch offices in New York, Boston, Chicago and London, England. The factory is a spacious four-story building, admirably equipped with all the latest improved machinery, apparatus and appliances known to the trade. Sixty experienced workmen are employed in the various departments, and the machinery is

driven by a powerful steam-engine. The company's writing, toilet and wrapping papers are absolutely unrivalled for quality, finish and excellence and have no superiors in the American or European markets, while the prices quoted are exceedingly moderate. The specialty of this company is its famous family toilet papers, which are perforated at equal distances and put up in rolls, the perforations admitting of sheets to be detached from the roll as required. Cabinets containing different sizes of paper are furnished for drug gists, dealers in fancy goods and others, which are not only convenient but highly ornamental, and harmonize in appearance with the most expensive store fittings. The company likewise make a number of useful and elegant wall and counter fixtures for wrapping paper, all of which are general favorites with the trade. The capacity of the company's factory is about ten tons of writing, wrapping, and toilet papers daily. Messrs. Seth and E. J. Wheeler, the officers, are both natives of Albany, where they are highly esteemed by the community for their enterprise, skill and integrity.

Durant, Elmore & Bliss, Grain Merchants, Nos. 479 and 481 Broadway.—The house of Durant, Elmore & Bliss is the oldest established and the leader in its line. It has been of inestimable value to Albany, in developing her commercial relations, and has developed a trade of enormous magnitude in corn, oats, barley, and all kinds of grain. The business was founded by E. A. Durant, father of the present senior partner in 1832, and after various changes, Mr. Elmore being in the firm for twelve years, the present firm was formed about one year ago, the partners being all qualified to successfully carry on a business of this great magnitude and far reaching connections by reason of experience, facilities and executive ability. They are direct receivers by boat and rail from the West, and ship by rail and river both South and East, all over the New England States. They have branch houses in Chicago and Boston, and offer the best opportunities to millers and exporters to secure corn, oats, and barley, at favorable rates and of guaranteed quality. They number the leading concerns of the East in this trade among their permanent customers, and handle from four to five million bushels of grain per annum. The firm are members of the Chicago Board of Trade, the New York Produce Exchange, the Boston Chamber of Commerce, and the Albany Board of Trade. Mr. E. A. Durant, Jr., was born in Albany, and is still a young man, but one old experienced in the grain trade. He is an esteemed member of the Board of Trade, and a trustee of the Home Savings Bank, faithfully discharging the responsible duties thus devolving upon him. Mr. W. O. Elmore was born in New Jersey, and has been a resident of this city for the past fifteen years. He is a valued member of the Board of Trade, and an efficient member of the Board of Trustees of the Home Savings Bank. Mr. E. J. Bliss is a native of Hudson, N. Y., a permanent resident of Albany for the past twenty-five years, and is a merchant of ability, energy and enterprise. The firm is noted for its able, conservative policy, and has ever retained the confidence of leading commercial circles, and Albany is to be congratulated upon having it permanently located within her midst.

Bullock & Becker, Wall Paper, etc., No. 63 Hudson Avenue.—The last twenty years have added more to the beauty, taste and comfort of the community, than the two centuries that have preceded them, and in nothing is this more noticeable than in the line of interior decorations. A prominent Albany house engaged in this trade is that of Messrs. Bullock & Becker, No. 63 Hudson Avenue, which was established three years ago, and since its inception has always commanded a liberal patronage, derived from the best classes of society. The firm make a specialty of wall-papers and general interior decorations, and produce novelties and paint and decorate in fresco. They are thorough artists and possess the happy faculty of originating designs and harmoniously blending colors and shades to produce a pleasing and artistic effect, and rank among the leading decorators in the state capital. The individual members of this enterprising firm are Messrs. R. H. Bullock and E. C. Becker, who are held in the greatest respect by the community for their many excellent qualities and strict integrity, and have succeeded in achieving a stability and prosperity second to no other similar establishment. All orders are promptly filled, and it is the earnest endeavor of the proprietors to merit by an observance of the strictest principles of just dealing a continuance of the support they have already enjoyed.

E. A. Hobbs, Staple and Fancy Groceries, No. 19 Clinton Avenue.—Compared to the old-time grocery with its limited and ill-assorted stock, the well-ordered, first-class modern establishment devoted to this branch of commercial activity, with its vast and varied assortment of food products, delicacies, condiments, fruits and table luxuries, from all corners of the earth, is truly a model of completeness and excellence. And in this connection attention is here directed to the spacious and admirably conducted store of E. A. Hobbs, No. 19 Clinton Avenue, where can be found at all times an exceedingly fine line of everything comprehended under the general head of staple and fancy groceries, this being in all respects one of the leading and most responsible establishments of the kind in Albany. The store, which is 25 x 100 feet in area, is neatly fitted up and well-ordered in every respect, and a heavy, first-class stock is constantly carried, embracing choice teas and coffees of all kinds, pure and fresh spices, condiments, olive oils, bottled goods, sauces, pickles, preserves, foreign and domestic fruits, nuts, etc., pure and



delicious confectionery, crackers and biscuits, fine brands of imported cigars, dried fruit, canned goods and fancy groceries in great variety. The assortment also includes choice dairy butter, cheese, eggs and lard, prime smoked meats and fish, hams, bacon, etc.; best family flour, oatmeal, sugars, molasses, vinegar, beans, peas, rice, soda, soaps, starch, shelf-goods and general groceries; while six to eight competent assistants attend to the wants of customers, and the trade of the concern, which extends all over the city and suburbs, is exceedingly large. This flourishing business was established twenty-seven years ago by the present proprietor, who erected the building in which the store is now located about nine years since, and from its inception has been conducted with uninterrupted success. Mr. Hobbs, who is a gentleman of about fifty and a native of Massachusetts, is a man of sagacity, energy and entire probity, and maintains an excellent reputation in commercial circles and private life. He is a popular and prominent member of the Grocers' Association.

Richard Wickham, Manufacturer and Builder, Nos. 922, 924 and 926 Broadway.—Mr. Richard Wickham has become justly celebrated as the leading manufacturer of fine cabinet work, interior trimmings and decorations in Albany, as well as all over New York and New England. The growth of this industry to its present proportions of magnitude has been upon the legitimate basis of superior workmanship and artistic beauty. Mr. Wickham was born in Ireland and has been a resident of Albany since boyhood. In 1850 he began in

business as a carpenter and builder, and rapidly developed a trade. From the start his specialty has been the building of churches, dwellings, etc., and the manufacture of church furniture and hardwood finish generally for buildings of all kinds. He has repeatedly had to enlarge his facilities, and in 1876 completed the erection of his factory, a fine three-story brick building, 50 x 70 feet in dimensions, and eligibly located on Broadway. He has fitted it up in the most complete manner, with the latest improved saws, planers, moulding machines, and appliances, run by steam power, and where a large force of hands find steady employment. Strictly high-class work is Mr. Wickham's specialty. He selects the choicest seasoned materials only, and is an architectural designer and skilled builder of the widest experience. His beautiful work is not only to be seen in the finest churches, houses, banks, etc., of this city, but all over the Eastern States. His hardwood trim and finish, including wainscotings, doors, ceilings, floors, window-sash, stairs and newel posts command the patronage of our leading builders, and the sales are annually enlarging. This is the house to place orders for fine cabinet work, and Mr. Wickham is the recognized authority thereon. He employs from 50 to 150 hands, and is unremitting in his efforts to afford entire satisfaction to all his customers, being actuated by a laudable spirit of enterprise, and an honorable, equitable policy.

James Sutton, Manufacturer of and Dealer in Tobacco, Snuff and Smokers' Articles, etc., No. 67 South Pearl Street.—This business was established in 1828, by Thomas Rider, who was succeeded by Wm. Rice, he by Samuel G. Rice, and was subsequently changed to Rice & Carmichel. Eventually in 1882 the present proprietor, Mr. James Sutton, purchased the business, which he has greatly extended and developed. The store is commodious, and is fully stocked with a superior assortment of tobacco, cigars, and smokers' articles, which are unrivalled for quality and uniform excellence while the prices quoted are extremely moderate. Mr. Sutton makes a specialty of manufacturing cigars, which are honestly made up from the carefully selected leaf. His brands "Tennis Club," "Oroboco," "Costa Yara" and "Silver Ash," are general favorites wherever introduced. His trade now extends throughout Albany and the neighboring cities. During the War of the Rebellion, Mr. Sutton served for three years in the Army of the Potomac, and was present at several important battles. He is a native of New York City, but has resided in Albany since 1870.

James McKinney & Son, Albany Architectural Iron Works and Foundry, Nos. 925 to 933 Broadway.—When the public becomes thoroughly acquainted with the advantages that iron possesses as a building material, it is confidently predicted that for superior edifices of all kinds, it will receive a general preference to granite, marble or brick. Special reference is made in this connection to the old-established, reliable firm of Messrs. James McKinney & Son, whose architectural iron works and foundry are located at Nos. 925 to 933 Broadway. This business was established in 1857 by McKinney & Mann, who were succeeded by James McKinney, and eventually by James McKinney & Son. The premises occupied comprise a superior four-story brick building 50 x 125 feet in dimensions, with extensive foundry, engine and boiler houses. The workshops and foundry are fully supplied with the latest improved machinery, tools and appliances known to the trade. The firm's cupola has a capacity of eighteen tons of metal daily. Seventy experienced workmen are employed, and the machinery is driven by a powerful steam engine. Messrs. James McKinney & Son turn out from their works all kinds of cast and wrought iron structural work, including iron fronts for buildings, beams, girders, lintels, shutters, iron staircases, etc., which are unsurpassed for quality of materials and workmanship by those of any other first-class house in the trade, while the prices quoted by the firm for all kinds of work, are extremely reasonable. They promptly furnish estimates for all descriptions of iron work for buildings, and their trade extends throughout all sections of Northern New York and New England. Messrs. James and Edward N. McKinney are both thoroughly practical iron founders and mechanics. Mr. James McKinney was born in Schenectady, but has resided in Albany for the last forty years, while Mr. E. N. McKinney is a native of this city. Mr. James McKinney is a director of the Albany Exchange Savings Bank.

Knowles & Russell, Fire Insurance, No. 38 State Street, Commercial Bank Building.—Among the leading representatives of fire insurance in Albany, is the popular and influential firm of Messrs. Knowles & Russell, whose offices are located in the Commercial Bank building on State Street. They established their agency here fourteen years ago, and have met with marked success, representing only solid and honorably managed companies, that afford every safeguard to policy holders, and invariably promptly meet all claims. Their business has grown to proportions of great magnitude, and no firm of agents offer the choice of companies that they do, representing in Albany as they have for several years past, the following powerful and reliable corporations, viz.: The Western Assurance Co. of Toronto, for which they are the general agents; Liberty Fire Insurance Co.; Farmers' Co.; Rochester German Co.; Germania Fire; Lion Fire Insurance Co. of London; Scottish Union and National; The Insurance Co. of North America; Fire Association of Philadelphia, Pa.; Northwestern National; Albany Insurance Co. (for the town of Greenbush only); Concordia, Granite State, Citizens' and others. This is a list rarely equalled, never excelled, representing nearly fifty millions of assets, and including corporations from half a century to over a century old. The firm's policies are clear and explicitly worded, their rates are the lowest for adequate security, and all losses are promptly paid as soon as adjusted. The firm control the insuring of many of the finest lines of business and residential property in Albany and vicinity, and do an annually enlarging business. They are leading authorities as underwriters, having a thorough personal knowledge of all risks of any importance in Albany. Mr. E. J. Knowles was born in Greene County, and has been a permanent resident of the city since 1872. He is respected equally in public and private life, and is a deacon and the treasurer of Emmanuel Baptist Church. Mr. George H. Russell resides in Greenbush. He is one of the representative citizens of that place, having served as mayor, and accords a hearty support to all measures best calculated to advance the welfare of the community. He is a trustee of the Albany County Savings Bank, and treasurer of the flourishing Homestead Savings and Loan Association.

J. Waterman & Son, Commission Merchants and Receivers and Shippers of Grain.—Albany, with her perfect transportation facilities by rail and water, and her influential connections is a great and growing important commercial centre. Among the leading mercantile houses is that of Messrs. J. Waterman & Son, the widely and favorably known Commission Merchants and Receivers and Shippers of Grain. The business was founded upwards of thirty years ago by Messrs. Waterman and Buell, and upon the dissolution of the co-partnership Mr. J. Waterman became sole proprietor; as the trade increased, he brought his sons into co-partnership, subsequently Mr. Theodore H. Waterman remaining with his father under the existing name and style. The firm is a leading responsible commission house, having the facilities and connections to handle the largest cargoes to best advantage. They make a specialty of prime, bright Canadian barley, receiving direct by boat-loads from Oswego, etc., and among their customers are the leading maltsters and grain merchants of the East. Mr. J. Waterman is a native of the city. He is a business man of marked executive ability, and sterling integrity. He is an active member of the New York Board of Trade, and of the Albany Board of Trade. For the lengthy period of twenty-five years he faithfully served as a director of the New York State Bank of Albany, and is also a trustee of the Albany Savings Bank, faithfully discharging the responsible duties devolving upon him, and is a vigorous exponent of the soundest principles governing banking and finance. His son is a popular and talented young merchant, devoted to trade, and giving close attention to the important details of the firm's business. He, also, is a member of the Boards of Trade of Albany and New York, and the firm is an able exponent of the commission grain trade upon the most extensive scale.

I. B. Newcombe & Co., Brokers and Bankers, Maiden Lane and James Street.—The natural pre-eminence and development of the New York Stock Exchange are in no small degree due to those responsible brokerage houses which have for many years not only created its volume of trade, but have originated and enforced a code of regulations that have permanently placed this institution upon an

enduring basis of equity and utility. Among the widely known and old established houses thus identified with the Exchange is that of Messrs. I. B. Newcombe & Co., whose main offices are located at No. 54 Wall Street, and who in 1884 established a branch house in Albany at the junction of Maiden Lane and James Street, and since 1887 Mr. W. W. Newcombe has been the able and efficient manager of the enterprise. The firm have direct wires from their Albany offices to the New York establishment, and conduct an extensive business, buying and selling stocks, oils, petroleum, etc., strictly on commission, for cash or on margin, and Mr. Newcombe is prepared to render his customers every possible advantage. This house is a worthy exponent of those great cardinal principles of integrity and legitimate enterprise which are the basis of the permanent and successful development of the New York stock and money markets.

Benjamin Lodge, Merchant Tailor, No. 54 North Pearl Street.—The marked improvements effected in male apparel of late years in this country is one of the especially noticeable features of the times. The garments made to order in a first class tailoring establishment in these days of tasteful attire are not only cut and designed with something like mathematical accuracy, but are likewise in workmanship, finish and material, of a character utterly unknown here half a century ago. In this connection prominent mention ought here to be made of Benjamin Lodge, the well and favorably known merchant tailor, whose neat and popular establishment is located at No. 54 North Pearl Street, who is one of the oldest and foremost exponents of the tailoring art in Albany. None engaged in this line in the city maintains a higher reputation for fine work, promptness or reliability, as few, if any, receive a larger share of recognition, the garments turned out by this gentleman being first-class in every feature of merit—in cut, fit, finish and fabric—while his patronage is of a most substantial and gratifying character. The store is 25 x 80 feet in size, nicely appointed and well ordered, with shops attached, and from twenty to thirty experienced hands are employed. Besides a large and elegant assortment of imported and domestic, woollen and worsted goods, including cassimeres, cloths, checks, plaids, serges, stripe chevrot, and fashionable suitings from which the most fastidious may select a full and fine line of ready-made clothing for youths' and boys' wear of every style variety and pattern is also carried constantly on hand, the same being exclusively of Mr. Lodge's own production. This flourishing business was established some forty years ago by the present proprietor, and from its inception down to to-day, it has been conducted with uninterrupted prosperity. Mr. Lodge, who is a gentleman somewhat past the meridian of life, but active and energetic, was born in Scotland, and has resided in this city upward of half a century. He is a man of strict integrity in his dealings as well as a practical and expert cutter and all around workman, and is well-known and highly regarded throughout the capital and environs.

Rodney Vose, Lumber and Shingles, No. 218 Water Street.—This establishment was originally founded by the brother of the present proprietor, Mr. T. Vose, in 1847, and Mr. Rodney Vose succeeded to the enterprise in 1853. His management has been characterized by the most pronounced success, and his establishment is one of the foremost and best equipped of its kind in the city. Mr. Vose occupies a 500 foot dock, and possesses the most desirable facilities for the economical receipt, handling and reshipment of lumber, in which he is an extensive dealer. He handles every description of hard and soft lumber—hemlock, spruce and pine, and also lath, shingles, pickets, etc. He has constantly in stock two and a-half to three million feet of lumber, and his annual sales reach about ten million feet. Mr. Vose sells partly on commission, and is in constant receipt of heavy consignments from all the principal lumber regions of the country. He has a large distributing trade, and makes extensive shipments to New York city, New Jersey, Staten Island, Long Island, Connecticut and Massachusetts. Employing a staff of fifteen workmen he is in position to fill the most extensive orders promptly and satisfactorily in respect of prices and quality. The trade is both wholesale and retail. Mr. Vose was born in Spencer, Tioga Co., this state, sixty-three years ago; has resided in Albany for forty years. He is a member of the Lumber Dealers Association, and a trustee of the Albany City Savings Bank.

John Davis, Planing, Sawing and Moulding Mill, Nos. 164 and 166 Montgomery Street.—A reliable and progressive house in the city of Albany, actively engaged in the production of wood mouldings, sash, doors and house trimmings of every description, is that of Mr. John Davis. This business was established twelve years ago by Mr. Davis, who is a thoroughly practical and able machinist and wood manufacturer, fully conversant with every feature and detail of this useful and growing industry. The planing mill is a spacious two-story building 70 x 160 feet in dimensions. The workshops are admirably equipped with the latest improved wood-working machinery, tools and appliances utilized by this trade. Much of the machinery used here was invented and made by Mr. Davis, who has latterly added to his business the manufacture of sash, blind and door machinery. Twenty-five experienced and skilled workmen are employed, and the machinery is driven by a powerful steam-engine. Mr. Davis manufactures largely wood mouldings, casings, jambs, base, wainscoting, etc. Any pattern of moulding is worked to order at the lowest market prices from kiln-dried lumber, and all orders are promptly and neatly executed. Mr. Davis has furnished his productions for a number of the finest buildings erected in Albany and its vicinity. He was born in Saratoga County, but has resided in Albany for the last thirty years. During the Civil War he served for one year in the Army of the Potomac, and is a popular member of the Master Builders' Association, and is a type of the self-made man, who has risen by his own exertions.

H. S. Van Santford, Wholesale Lumber Dealer, No. 30 Lumber District, Winter Office No. 49 State Street.—This business was established twenty years ago by Stimpson & Henry, who were succeeded by Stimpson & Van Santford, and Van Santford & Eaton. Eventually in 1885 Mr. Eaton retired, and Mr. H. S. Van Santford became sole proprietor. The premises occupied for the business embrace a spacious yard with a dock frontage of 750 feet; whose capacity is upwards of 5,000,000 of feet. In consequence of his extensive and influential relations and connections with manufacturers in the principal lumber producing sections of the country, Mr. Van Santford is prepared to furnish lumber dealers and contractors with anything in the way of hardwoods, pine, spruce and hemlock upon the most advantageous terms. As all stock is procured direct from the mills, advantages accrue to customers of this reliable house, which are sufficiently obvious without detailed mention, and can be readily verified by application for estimates and prices which the proprietor makes when desired. During the past year Mr. Van Santford handled 10,000,000 feet of lumber. The trade of this house, in addition to being largely local, extends from home office and mills throughout all sections of New York and Massachusetts and the neighboring states. Mr. Van Santford was born in Saratoga County, New York, but has resided in Albany for the last forty-two years, having been in the lumber trade during that period. Previous to present location he was a partner in the firm of Arnold, Folsom & Co.

D. L. Van Antwerp, Binder, Stationer and Blank Book Manufacturer, No. 16 James Street.—An unbroken record of prosperity extending over a period of forty-five years marks the history of the well-known and popular house of D. L. Van Antwerp, blank-book manufacturer, stationer, etc., No. 16 James Street, and which fully sustains to-day its old-time reputation for first-class work, excellent goods and reliable dealing. It is one of the oldest, as well as one of the leading, largest and best equipped establishments of the kind in Albany, and the patronage of the concern is of a most substantial character and grows apace annually. This flourishing business was established about the year 1843 by A. L. Harrison, who conducted the same up 1852, when he was succeeded by the present proprietor. The business premises occupy two 60 x 100 and one 25 x 100 foot floors, and are supplied with ample and complete facilities, the latest improved machinery, paper cutters, ruling machines, etc., while fifteen or more expert hands are employed. The store is spacious and very neatly fitted up, and an extensive and A1 stock is constantly carried, comprising office ledgers and account books in every size, style and variety, pads, memorandums, writing-paper of all kinds, envelopes and inks of every description, and a complete and fine assortment of mercantile stationery. Blank books are made to order also in any desired size or design in the most superior

and prompt manner, while printing and engraving likewise are done in the very best style of the art; all orders receiving punctual attention, and the trade of the establishment, which is both wholesale and retail, is exceedingly large. Mr. Van Antwerp, who is a gentleman in the full prime of life, active, energetic and devoted to his business, is a practical book-binder himself.

J. Laventall, Ladies' and Children's Underwear, Infants' Outfits, Aprons, etc., Laventall Building, South Pearl Street and Hudson Avenue.—Among the leading and most popular establishments devoted to the production and sale of female underwear and kindred articles in this quarter of the city may be mentioned the well-known and reliable emporium of J. Laventall, manufacturer of ladies' and children's undergarments, aprons, etc., also dealer in corsets, hosiery and fancy goods. Here can always be found a complete and first-class assortment of everything in this line at exceedingly low prices. The business was established in 1865, and from the start Mr. Laventall has steadily pushed his way to public favor and prosperity, erecting this building in 1876. The store is commodious and nicely fitted up, and a large and varied stock is kept constantly on hand, including besides ladies' and children's underwear, aprons, infants' outfits and the like, also corsets, bustles, gloves, hosiery, notions, small wares and everything comprehended under the general head of fancy goods, while half a dozen or so hands are employed, and altogether a very nice business is carried on. Mr. Laventall was born in Germany, but has resided in Albany some thirty-five years. He is a popular and prominent member of the Masonic order, the I. O. B. B., the Adelphi club and other orders and associations, and is president of the Beth Enneth church, and also treasurer of the Sons of Israel.

Morton Havens, Carpenter and Builder, No. 29 James Street.—Prominent among the leading carpenters and builders of the city of Albany is Mr. Morton Havens, whose office is located at No. 29 James Street. Mr. Havens' factory, which is a spacious four-story building, fully supplied with the latest improved wood working machinery, tools, etc., is situated at No. 319 North Pearl Street. Here forty experienced carpenters and operatives are employed, and the machinery is driven by steam power. Mr. Havens established this business a quarter of a century ago, and has furnished all kinds of hard wood and other fittings for many of the finest buildings which have been erected in Albany and its vicinity. He has excellent facilities and can always quote satisfactory prices for all descriptions of the finest work, including office and store fixtures, etc. All his interior finish and productions are unsurpassed for quality, workmanship and design by those of any other first-class house in the trade. Mr. Havens is a thoroughly practical carpenter and builder, and is prepared at all times to contract for the repair or alteration of old premises, and the erection and fitting up of new buildings. Orders for any kind of carpenter's work are promptly and carefully filled at the lowest possible prices, consistent with the best materials and superior workmanship. Mr. Havens is a member of the Builders' Exchange.

Sieg Ilch, Tailor, No. 130 South Pearl Street.—In a review of the commercial enterprises of Albany it will be observable that some houses possess advantages over others in the same line of business, the result in some cases of longer experience and in others of a greater natural aptitude for the particular trade. This house was established in 1854. Previous to 1887 the firm name was Simon Ilch & Son. After that date the son and present proprietor, Mr. Sieg Ilch, succeeded to the business, which is one of the oldest established and most reliable tailoring establishments in the city. Mr. Ilch's long experience, and thorough knowledge of what constitutes symmetry and elegance of design in wearing apparel, has given him a proficiency attained by few of his compeers, and the truth of this statement is exemplified in the high reputation which the productions of this house have enjoyed. The work of manufacturing clothing for the patrons of this house, gives employment to from fifteen to twenty skilful hands, and Mr. Ilch personally attends to the cutting of all garments. He has unrivalled facilities for carrying on the business and is in a position to guarantee to his patrons a perfect fit in every instance, reliable goods, and workmanship not excelled by that of any other contemporary house in the county.

Maurice E. Veile, Hardware, Metals, and Manufacturers' Supplies. Nos. 39, 41 and 43 State Street. Iron and Steel Warehouse, Nos. 36, 38 and 40 Beaver Street.—Albany has proved an appreciative and active trade centre for the most extensive hardware and metal concern to be found between New York and Chicago. Our readers will immediately infer that the reference is to Mr. Maurice E. Veile's immense establishment on State Street. The business conducted by him in such an efficient and progressive manner has been the outgrowth of several of the old hardware houses in town, which Mr. Veile has purchased and united with his own establishment, dating back fifty years or so. Mr. Veile in consolidating these interests, opened to the public what is in every way a thoroughly complete and representative establishment. Two buildings, each five stories high, and 60 x 110 feet in dimensions are devoted to carrying a complete and comprehensive stock of shelf and heavy hardware. Here is everything for the builder and con-



tractor, cabinet maker, carpenter and blacksmith; tools and supplies for the machinist and foundry men, house furnishing goods, table and pocket cutlery, scissors and razors of the best make and in vast variety, also fishing tackle, croquet, lawn tennis, bicycles and tricycles. (Mr. Veile being sole agent for the famous Columbia bicycles and other machines made by the Pope Manufacturing Co.) The agency of the American Ammunition Manufacturers' Association is also established with Mr. Veile, it being the only agency between New York City and Syracuse, and gives the house a great advantage in supplying cartridges and other ammunition to dealers in his vicinity. Mr. Veile is also sole agent for the celebrated Jewett refrigerators, so favorably known to all housekeepers. He also makes a prominent specialty of merchant iron, crucible steel, sheet copper and zinc, block tin, spelter, lead, etc., this being the leading metal house in the State, outside of New York. His warehouses are located at Nos. 36, 38 and 40 Beaver Street, and Nos. 2, 4 and 6 Norton Street, and contain hundreds of tons of iron, steel, tin plates and other metals; springs, axles, anvils and vises. Mr. Veile has developed a very heavy and important wholesale trade. His connections, which are of the most influential character, extend all through this State, Vermont, upper part of Massachusetts and Connecticut. He is noted for excellent practical ability and sound

judgment, and with his perfected facilities and ample resources, he contracts direct with manufacturers in this and foreign countries, securing goods at rates which enable him to quote the lowest prices for the best quality all through the vast list of his stock, and the trade and public cannot, all things considered, possibly do as well elsewhere as here.

Wilson, Lansing & Co., Wholesale Grocers, Nos. 15 and 17 State and 45 Dean Streets.—The importance of the wholesale grocery trade to the commerce of every large community is of course generally recognized, and among Albany's representative houses in this line that of Messrs. Wilson, Lansing & Co., Nos. 15 and 17 State and 45 Dean streets, takes a prominent place. This business was established in 1840, and the present firm succeeded to the management in 1855. The co-partners, Messrs. Joseph A. Lansing and Jas. A. Wilson, have had great experience in the wholesale grocery trade, and possess an intimate knowledge of every detail of the business and the requirements of jobbers and retailers. The premises occupied are spacious and well appointed, and the variety of the articles embraced in the stock is such as directly relates to the requirements of the market, including everything in the line of staple and fancy groceries, teas, coffees, spices, cigars, sugars, syrups, etc., which are offered to customers at the lowest ruling prices. The established reputation of this popular house for dealing only in choice and pure goods is an all sufficient guarantee to consumers and the trade. All orders are promptly and carefully filled, and the trade of the house now extends throughout all sections of New York, Vermont, Massachusetts, and Connecticut. Messrs. J. A. Lansing and Jas. A. Wilson are both natives of Albany. Mr. Lansing is a popular member of the Board of Trade, and one of our public spirited citizens. Both partners are highly esteemed in trade circles for their honorable methods, and are well worthy of the large measure of success that has attended their well directed efforts.

Taaffe Brothers, Planing and Turning Mill, Corner Colonie and Water Streets.—A prominent and old established house, actively engaged in the production of sash, doors, blinds, mouldings, etc., is that of Messrs. Taaffe Bros. This business was established thirty years ago by the present proprietors, Messrs. William and Timothy Taaffe. Their planing mill is a spacious two-story building 50 x 110 feet in dimensions, fully supplied with the latest improved wood-working machinery, tools and appliances known to the trade. Twenty experienced workmen are employed, and the machinery is driven by steam power. Messrs. Taaffe Bros. manufacture all kinds of interior finish for buildings, including flooring, siding, mouldings, fine cabinet and hard wood-work for banks and churches. They enjoy excellent facilities, and can always quote satisfactory prices in all branches of work, and have furnished their productions for many of the finest buildings erected in Albany and its vicinity. Messrs. Wm. and T. Taaffe were both born in Albany.

J. J. Price, Tea and Wine Merchant, No. 75 State Street.—The oldest established and most reliable house in Albany, actively engaged in the importation of the finest teas and wines, is that of Mr. Joseph J. Price, whose office and sales-rooms are centrally located at No. 75 State Street. This business was originally established in 1798 by Jacob Mancius, who was succeeded in 1827 by E. R. Satterlee, in 1837 by E. R. & E. Satterlee, and in 1852 by Fred Vine. Eventually in 1862 Mr. Joseph J. Price purchased the business, which he has materially developed and improved. The premises occupied comprise two spacious floors 25 x 125 feet in dimensions, which are fully supplied with every appliance and facility necessary for the successful prosecution of the business. Mr. Price imports direct fresh crop Oolongs, Japans, Gunpowder, Imperial Young Hyson, English Breakfast and other standard teas, that are renowned for purity, flavor and quality. He likewise deals largely in all kinds of fancy groceries, wines and liquors. His house is the Albany depot for the famous Piper Heidsieck and the extra dry champagnes of G. H. Mumm & Co. All goods, groceries, wines and liquors handled by Mr. Price are the best of their class, while the prices quoted by him are as low as those of any other first-class house in the State. Mr. Price is a native of Otsego County, and is highly esteemed by the community for his sound business principles and integrity, while he has ever been an earnest supporter of any measure which has been brought forward for the benefit and welfare of his fellow citizens.

Robert Geer, Flour, Salt and Feed, No. 108 Pier.—A prominent and responsible merchant of this city, and one of Albany's staunchest citizens, is Robert Geer, the well and favorably known wholesale dealer in flour, feed and salt, who for upwards of a quarter of a century has maintained an enviable standing in commercial life. None engaged in this branch of mercantile activity in the city enjoys a higher reputation for integrity or reliability, as few, if any at all, receive a larger measure of recognition, his business connection which is of a most substantial character extending throughout northeastern New York state, Vermont, Massachusetts and other portions of New England. This popular and prosperous concern was originally established in 1860 as agency for the Onondaga Salt Co., of which Mr. Geer became agent here three years later, acting in that capacity up to 1874, when he engaged in the direct handling of salt in a wholesale way. Subsequently the firm of Benton & Geer was formed and the flour and feed business added, and under this style the establishment was conducted until January, 1886, when it passed into the sole control of the gentleman whose name heads this sketch. He occupies commodious and well-ordered quarters, and carries constantly on hand a heavy and first-class stock, including best brands of western flour, Christian's "superlative," and R. D. Hubbard & Co.'s "superlative" granulated family flours being specialties, also mill-feed of all kinds and salt, and altogether a large, active and growing trade is done. Mr. Geer is a gentleman of middle age, and was born at Norwich, Conn., but is an old and respected resident of this city. He is a man of sterling integrity as well as energy, sagacity and business ability, and is president of the Albany Homestead Loan & Trust Co. and a trustee of the Home Savings Bank.

G. A. Dayton, Caterer and Confectioner, No. 75 North Pearl Street.—Mr. George A. Dayton has been noted as the leading caterer and confectioner of Albany since 1862, and was for many years associated with several partners, but during the past year and a half, he has carried on the enterprise unaided. Mr. Dayton is practically experienced in every detail of the manufacture of choice confectionery, assorted cakes, ices, creams and table delicacies of every description, and makes a specialty of supplying wedding banquets, parties, picnics, etc., with everything to be desired in the line of dainty, delicious and toothsome edibles. From six to ten assistants are employed in the various departments of the enterprise, and china, glass and silverware are loaned for festive occasions of all kinds. Mr. Dayton uses only the freshest and most wholesome ingredients in compounding the delicacies supplied to customers, and permits nothing but the most satisfactory food products to leave his establishment. He started in business at Troy, in 1856, but finally moved to Albany in 1862, and for the past fifteen years has occupied his present eligible site. The store and adjoining refreshment room are commodious in area and elegantly fitted up, while the stock of candy, confections, etc., is temptingly displayed. Mr. Dayton is a native of this state, and a popular and reliable business man.

B. F. Bacheller, Manufacturer of Harness, No. 133 South Pearl Street.—Mr. B. F. Bacheller started in this line of business more than twenty-five years ago, and since 1882 has occupied his present quarters. He is practically experienced in every detail of harness and saddlery manufacture, and makes a specialty of custom work of all kinds, especially hand-made harness. Mr. Bacheller uses only the most durable and well finished materials in manufacturing the goods ordered, and this department of the enterprise is patronized by the best known residents of Albany and vicinity, as Mr. Bacheller allows none but perfect fitting, well-made and durable harness of all kinds, to leave his establishment. He is not only a popular and reliable harness maker, but also deals extensively in whips, blankets, brushes and horse-furnishings in general, general dog goods, embracing collars, dog foods and medicines. Everything in fact appertaining to the needs and wants of dogs and dog fanciers. Repairing of all kinds is promptly and efficiently executed, especially trunk and bag repairing in all its branches. Mr. Bacheller is a native of Albany county, and has lived in Albany city for the past thirty-six years.

Durant & Co., Commission Merchants, No. 475 Broadway.—A veritable old commercial landmark in this city is the time-honored

and well-known house of Durant & Co., commission merchants in flour, feed and kerosene oil, located at No. 475 Broadway, with capacious warehouse for storage of oil on Fourth Avenue. It is, in fact, the oldest, as well as one of the leading, largest and most responsible concerns devoted to this important branch of business in the city, having maintained an unbroken career of prosperity for a period extending over sixty-eight years. The house was founded in 1820 by E. A. Durant & Co., who were succeeded some twenty-five years ago by the firm of Durant & Co., composed of Messrs. E. P. and A. B. Durant, nephews of the founder. In 1882 A. B. Durant was removed by death, and the business has since been continued by the surviving brother with uninterrupted success under the firm name of Durant & Co. A strictly commission business is done, the concern being receivers and shippers of western flour, meal, mill-feed and kerosene oil, and consignments are regularly received from various points. A heavy and first-class stock is constantly carried, transactions being principally by cargo and car lots, and the trade of the firm, which is of a most substantial character, extends throughout the states of New York, Vermont, Massachusetts and Connecticut. Mr. E. P. Durant, who is now sole member, is a gentleman in the prime of life, active and energetic, and was born in Albany county. He is a prominent and respected member of the Albany Board of Trade, of which he has been president.

R. G. Wilbur, Delavan Livery Stables, No. 52 James Street, Office: Delavan House and Union Depot.—This is one of the oldest concerns of the kind in the city, having been established thirty years ago by Mr. Rose, who conducted it till May, 1883, when his son-in-law, Mr. R. G. Wilbur came in as a partner. In April, 1885, after the death of Mr. David Rose, Mr. Wilbur, the present owner, succeeded to the proprietorship and management. Mr. Wilbur has rebuilt the stables, which comprise a superior three-story brick building, 50x100 feet in dimensions, and have ample accommodations for fifty horses. The stables are well lighted, ventilated, and efficiently drained and are always kept in the cleanest possible condition. Mr. Wilbur carries on a general business and has completely revolutionized the livery system of Albany. He will check baggage from patrons' homes or place of business, to any depot or steamboat landing in the city, and send a coach for one or four passengers for one dollar. Mr. Wilbur has obtained exclusive right for carriage work at the Union depot. Mr. Wilbur's stables are the only ones in the city that have their drivers in full livery. The Delavan stables are the only ones in the city that are open day and night. A superior selection of carriages, buggies, coupés, landaus, etc., can be hired at all hours on moderate terms. In the stock of horses will be found some splendid goers for those who like to make lively movements on the road. A specialty is made of boarding horses by the day, week or month, the best of food and treatment being guaranteed all horses left here for care. Mr. Wilbur is a native of Greenbush, New York.

Lightbody & Lansing, Real Estate Agents, No. 480 Broadway.—Much of the strength of the Albany market for realty, and of its steady development, is due to the conservative methods and untiring energy of the leading firms identified with it, and prominent among the number is the old established house of Messrs. Lightbody & Lansing, with headquarters at No. 480 Broadway. The business was founded about twenty-eight years ago by the late Mr. J. K. T. Lightbody, the present copartners, Messrs. W. W. Lightbody and J. E. Lansing succeeding to the same in 1883. The business has by the exercise of a wise and honorable policy, coupled with such an intimate knowledge of values, been developed to proportions of great magnitude, and the firm well merit the large measure of substantial success which has attended their business career. Their connections are of a most superior character. They assume the entire charge of estates, collecting rents, securing responsible tenants, effecting repairs in the most judicious manner, and permanently maintaining all properties placed in their hands at the highest standard of productive efficiency. Messrs. Lightbody & Lansing are natives of Albany, and have ever manifested a public-spirited interest in promoting the welfare of the city, and securing to our property owners a still greater measure of prosperity, both as regards the improvement of their realty and increase of prospective values.

Price & Reed, Successors to Price & Knickerbocker, Seedsmen, Plants, Agricultural Implements, etc., Nos. 516 and 518 Broadway.—Fifty-seven years of unbroken prosperity sums up in brief the history of the widely known and responsible house of Price & Reed, (successors to Price & Knickerbocker), seedsmen, and dealers in agricultural implements, garden tools, etc. It is one of the oldest and leading establishments devoted to this important branch of commercial activity in Albany, while its business connection is of a most substantial character. The house was founded in 1831 by Wm. Thornburn, who was succeeded by Strong & Dow, the style subsequently changing to V. P. Dow & Co. (of which Mr. Price, the present senior member, was the junior partner), they conducting the concern up to 1875, when the style became Price & Knickerbocker, who were in turn succeeded about one year ago by the enterprising and popular firm whose name stands at the head of this sketch, and by whom the business has since been continued with uninter-



rupted success. They occupy a four story 30 x 100 foot building, and carry constantly on hand a heavy and first-class stock, comprising field, garden and grass seeds of every variety, plants, bulbs, etc.; also a large assortment of agricultural implements, garden tools, lawn mowers and kindred articles, and the trade of the firm, which is both of a wholesale and retail character, extends throughout New York State, New England, Pennsylvania, New Jersey and adjacent states, with a fine local patronage. Mr. George H. Price, who is a gentleman of forty, was born at Boston, Mass., and Mr. E. T. Reed, who is a young man of about twenty-nine, is a native of Albany. They are both men of sterling qualities, as well as energy, sagacity and excellent business ability, and sustain an A1 reputation in commercial life.

W. H. Livingston, Importer of Wines and Liquors, No. 76 State Street.—The importance of using only the purest and best brands of wines and liquors is generally recognized, and the retail trade, druggists, etc., which keep the superior grades of same, are the ones to retain and build up the heaviest trade in their section. The leading representative importer and dealer at wholesale in the purest and best of every grade is Mr. W. H. Livingston, who has become justly celebrated for his able and honorable business policy.

His concern was founded by his father, Mr. Hiram Livingston, away back in the 40's, and continued by him up to 1879, when his lamented decease occurred. Since then, Mr. W. H. Livingston has remained sole proprietor, conducting the business upon the time honored basis of integrity and equity, and bringing to bear his youthful enterprise and energy, coupled with sound judgment and wide experience. Mr. Livingston imports and deals in the finest goods only. He occupies a large store, centrally located at No. 76 State Street, and carries a heavy reserve stock at his warehouse, No. 40 Quay Street. His prominent speciality is the justly popular and famous "Golden Star" whiskey, specially distilled for him in the county of Nelson, Kentucky. It is the purest rye whiskey made, the utmost care being used in its manufacture, duly aged, and as sold by him is a liquor of the highest grade, strongly recommended by the medical profession for the use of invalids and consumptives. Mr. Livingston is also sole agent here for the popular "Red Star" rye and rock, the certain cure for coughs, colds, consumption and general debility. His sales of "Golden Star" whiskey have attained proportions of enormous magnitude, and many of his customers will take no other. He sells very largely to the druggist trade, both of old rye and bourbon whiskeys, old brandies, his specially imported pearl gin, pure old sherries, ports, clarets and Rhine wines, both as to prices and qualities offering substantial inducements, which cannot be duplicated elsewhere. Mr. Livingston was born in Albany and has here permanently resided. He is a popular and public-spirited citizen, and has ably filled the responsible post of deputy collector, discharging its duties in the most creditable and efficient manner.

Edward J. Duggan, Commission Merchant, Wholesale Groceries and Fruits, Nos. 2 and 4 Hudson Avenue.—One of the most popular and enterprising, and one of the ablest and most responsible wholesale grocers and commission merchants of Albany is Mr. Edward J. Duggan, of Nos. 2 and 4 Hudson Avenue. He was born in this city, and here received his mercantile training, which includes a very wide range of experience. Since starting in business upon his own account in 1878, he has developed a permanent trade of great magnitude. He is the most popular commission merchant in the line of food products in Albany, and has developed influential widespread connections. His premises are extensive, comprising the entire building, Nos. 2 and 4 Hudson Avenue, where he carries a choice and comprehensive stock of teas, coffees, spices, flour, meal, syrups, sugars and staple and fancy groceries generally; fruits, vegetables and country produce are specialties; also cigars and tobaccos. Mr. Duggan has facilities for handling the largest consignments promptly and to best advantage, his trade relations extending all through Northern Massachusetts, Connecticut, Vermont and this State; he is steadily enlarging his circle of trade, and his establishment is a most valuable commercial factor to Albany. Mr. Duggan is greatly respected in mercantile circles for his liberal and equitable methods, and he enjoys the confidence and esteem of all with whom he has ever had business relations.

James H. Gross & Co., Manufacturers of Men's and Boys' Clothing, Nos. 490 and 492 Broadway, Corner Maiden Lane.—This business was established in 1870, by Craft, Wilson & Co., who were succeeded by Wilson & Gross. Eventually, July, 1887, the present firm of James H. Gross & Co. was organized, and assumed the management. The members of this co-partnership, Messrs. James H. and Samuel Gross, bring great practical experience to bear, coupled with an intimate knowledge of every detail and feature of the clothing trade, and the requirements of customers. The premises occupied comprise a five-story building, fully equipped with every appliance and facility for the successful and systematic conduct of the business. A large force of skilled cutters, operatives, etc., are employed, while the partners attend carefully to the manufacturing department, making a specialty of overcoats and pants. The firm make all their garments, which have earned an excellent reputation upon their merits as being the best made, most stylish and reliable goods in the market, while the prices quoted for them are extremely moderate. All orders are carefully and promptly filled, and the trade of the house is steadily increasing in New York, Vermont and Massachusetts. Mr. James H. Gross was born in Albany, while Mr. Samuel Gross is a native of New York. Mr. James H. Gross is a prominent Freemason, and one of our public spirited citizens.

Albany Saw, Steel and File Works, Lansing & Co., Proprietors, Manufacturers of Saws, etc. Office, corner Church and Bleeker streets.—Among the leading industrial establishments of Albany is the Saw, Steel and File Works of which Messrs. Lansing & Co. are the esteemed proprietors. The business was founded in 1855 by Mr. Robert H. Pruyn and Mr. Charles B. Lansing, under the style of the Albany Iron and Saw Works. It early became celebrated for the superiority of its product, and the facilities of the establishment had repeatedly to be enlarged. In 1879 the title was changed to that of the Albany Saw, Steel and File Works, Mr. E. Y. Lansing, son of one of the founders, forming a co-partnership with Mr. James Goodwin. They are the leading manufacturers of all kinds of saws and files, and dealers in general mill supplies. They bring to bear the widest range of practical experience, perfected facilities and influential connections, and not only control the bulk of the trade in their lines throughout New York State, Connecticut, Vermont, and Massachusetts, but ship to every state in the Union. Their works are extensive, comprising one floor 33 x 70 feet in dimensions, another 68 x 30 feet, and a third 24 x 20. The latest improved machinery and appliances have been introduced, and the works compare favorably with any others of their kind throughout the country at large. This is headquarters for circular, mill and dray saws, gang, cross-cut and ice saws, all of the choicest crucible steel, most perfectly tempered, and finished in the most accurate manner. Lansing & Co.'s saws are justly renowned for their great strength, keeping their edge, and durability, and have through thirty years demonstrated their superiority in all styles and sizes of saw mills. The firm manufacture every description of saws to order, repair all kinds, and deal generally in files, grindstones, sheet steel, belting, burrs, gummers, swedges, mandrels and upsets. They also keep in stock "Mongin's" Genuine French Band Saws. Mr. Lansing was born in Albany, and though a young man, is old in experience, and one of the leading authorities in all branches of the business. Mr. Goodwin was born in Sheffield, England, and in early youth came to the United States. He has been for forty years identified with saw manufacturing and is a recognized expert in every branch of the business. For the past thirty-three years he has been connected with his present house, and is universally popular and respected. The firm has ever pursued a policy of equity and integrity, and is well worthy of the large measure of success attending its ably directed efforts.

W. G. Morton, Coal, corner State and James streets.—The Delaware, Lackawanna and Western Rail Road Company and the Clearfield Bituminous Coal Corporation are represented at Albany by W. G. Morton, who has very commodious offices in the Jermain building, corner of State and James streets. A great revolution in the methods of transporting anthracite and bituminous coals into the New England markets since the Albany bridges were constructed, has occurred. The many advantages to the consumers and dealers are of paramount importance, receiving continuously fresh mined coal, and the great saving in not making dust and pea, from the coals not being transferred. Total tonnage of the D. L. & W. Co., for last season, 6,184,614; by D. & H. C. Co., 4,071,291. Bituminous coal is shipped by the same methods, and is also of great advantage, as the consumers are receiving fresh mined coal continuously, often consuming the coal within ten days after it is taken from the mines, not being obliged to receive large cargoes at one time. Contracts are made for a season's supply, and deliveries made from month to month as requirements call for. The facilities these companies enjoy in connection with the New York Central and West Shore railroads enables Mr. Morton to more than meet all competition. The river business of the D. L. & W. Co. is under Mr. Morton's charge, shipments being made from the company's large dock at Hohoken and freighted by boat to all points along the river and to canal connections. Mr. Morton has representatives at all the important inland towns, who sell the Scranton coal exclusively. As it is needless to remark, the wholesale handling and shipping of coal constitutes one of the most important departments of commercial activity in every large city. And it may be added, also, that it is a branch of business that engages the attention of some of the most enterprising and sagacious citizens in every great centre of industry, commerce and trade. Prominent among those engaged in this line in Albany is W. G. Morton, with office at corner State and James streets, and who although a comparatively young man

has established a connection and attained a standing second to none in the business in this city. Mr. Morton, who is a gentleman of thirty-seven, and a native of Pittsfield, Mass., is a man of entire probity in his dealings, as well as energy and judicious enterprise, and enjoys an excellent reputation in commercial life. He established himself in business here about four years ago, and from the start his career has been a record of steady progress. His transactions, which are of a wholesale character exclusively, extend throughout central and northwestern New York State, Vermont, Massachusetts, etc. He handles D. L. & W. R. Co.'s Anthracite coal and the Clearfield Bituminous Coal Corporation's soft coal, also cannel coals; Connellsville and Tioga coke, George's Creek, Cumberland coal; and altogether Mr. Morton does a flourishing business.

Jared A. Post, Insurance Adjuster, No. 52 State Street.—The practice of insurance against loss by shipwreck or fire has become universal. In adjusting losses among the different insurance companies the utmost nicety and precision must be observed in all the calculations, and a separate branch of business has grown up amongst those who devote themselves to arranging insurance and adjusting losses. Prominent among the many engaged in this business the name of Mr. Jared A. Post, No. 52 State Street, is deserving of prominent mention. The house was founded by its present proprietor some twelve years ago, and to-day stands at the head of those similarly engaged in this section of the state. Mr. Post is a native of Montgomery County, and the original promoter of the well known Albany Mutual Fire Insurance Company. As an adjuster of general insurance averages he has risen to a prominence which fully justifies us in venturing the assertion that he is to-day one of the most skilful experts in this particular line in the State of New York.

R. Walker, Line of Barges and Canal Boats, No. 7 Lumber District.—One of the best known proprietors of lighters and barges in Albany is Mr. R. Walker, who has had vast experience in his present line of business. He was born in this city about fifty years ago, and about 1850 began business as a boatman, and hired such boats as he required for his service. In 1867 he had succeeded in gaining a position in which he could control boats of his own and to-day he has a fleet of fourteen first-class canal boats and four fine barges. He is, therefore, enabled to afford to the commercial public every facility for the shipping and transportation of lumber and rough freight of all kinds, to any point on the Erie canal or the Hudson river, and to any port on the Atlantic coast. Mr. Walker's vessels are large, fine craft, well found and equipped in every way, and commanded by careful and experienced captains. Mr. Walker gives personal attention to the filling of all orders and contracts, and handles large quantities of goods for our representative lumber men and other merchants. His terms, either for charter, or in the way of contracts are reasonable, and his barges and boats are in steady demand the year round. All transportation is done in the most careful manner.

Thomas Murphy, Lumber Dealer, No. 1 Lumber District.—Among the oldest and most prominent lumber merchants of Albany may be mentioned the name of Thomas Murphy, wholesale and retail dealer in lumber, timber, shingles, etc. Mr. Murphy, who is a gentleman in the full prime of life, was born in Ireland, but has been a respected resident of Albany since 1852. He is a man of the highest personal integrity as well as energy and enterprise, sustaining an enviable reputation in the community, and is a popular and esteemed member of the Lumber Dealers' Association. Mr. Murphy has been engaged in the lumber business here for upwards of thirty-five years continuously, both as a partner in a firm and singly on his own account, and during the past quarter of a century has conducted business alone with uniform success. He occupies spacious and well ordered premises, the yard having a dock frontage of three hundred feet, while the office is connected by telephone (No. 1123), all orders being promptly and reliably filled. A carefully assorted and big stock is constantly carried, comprising everything in the line of hard and soft lumber, yellow pine, spruce, hemlock, maple, ash, oak, black walnut, etc.; also timber of every description, shingles, laths, posts, pickets, and kindred building materials, several hands being employed.

G. D. Van Vliet, Insurance and Real Estate Agent. Loans Negotiated. Offices, Nos. 7 and 8 Tweddle Building.—The placing of risks upon life and property, with the kindred interests involved in negotiating loans on bond and mortgage, constitutes, as it is needless to mention, a branch of business of surpassing importance in every large centre of industry, commerce and trade, and one that occupies the attention of some of the most stanch and sagacious citizens in every progressive community. Prominent among those engaged in this line in Albany is G. D. Van Vliet, the well known and responsible Insurance and Real Estate Agent, rooms Nos. 7 and 8 Tweddle Building, and none in the business in this city sustains a higher reputation for integrity and reliability, and few enjoy a larger share of popular favor and confidence. Mr. Van Vliet occupies spacious and nicely appointed offices, employing three competent clerks, and transacts a general insurance business, placing all classes of desirable risks with first-class fire, life and marine companies, and is agent for the following solid and substantial institutions:—Franklin Fire Insurance Co. of Philadelphia; Westchester Fire Insurance Co. of New York; Lancashire Insurance Co. of Manchester, England; Fire Insurance Association (Limited) of London, England; Niagara Falls Fire Insurance Co. of New York; the Boatmen's Fire and Marine Insurance Co. of Pittsburgh, and others. Loans are negotiated also at lowest rates of interest (four and five per cent.) and investments desirably placed in Western farm lands, Mr. Van Vliet representing the Western Loan and Trust Co. of Pierre, Dakota; the Guaranty Investment Co. of Atchison, Kansas; the Equitable Mortgage Co. of Kansas City, Missouri; and the Middlesex Banking Co. of Middletown, Connecticut. The Western Loan and Trust Co. has a cash capital of \$300,000, and a large number of our most conservative citizens hold the loans of this company, and no company stands higher in the estimation of its patrons. The Guaranty Investment Co. has a cash capital of \$250,000. The stock of this company is held by wealthy residents both of the East and West, and the personal liability of stockholders contributes to give full guarantee of the security of their loans. The eminent Chief Justice of the State of Kansas, Hon. Albert H. Horton, is the president of this company. The Equitable Mortgage Company has a subscribed capital of \$2,000,000 and a paid-in cash capital of \$1,000,000. This balance of unpaid subscriptions is subject to call at any time, and for any amount of same by a vote of the Board of Directors, hence these loans are practically guaranteed by \$2,000,000 of available cash capital. The loans and debentures of these several companies are held by Mr. Van Vliet, and may be inspected by all who are seeking the investment of their money. Circulars are mailed to any address and correspondence is solicited. The Middlesex Banking Co. has a (paid-in) capital stock of \$600,000. It was organized under a special charter from the State of Connecticut, with the object of negotiating and selling western farm first mortgages and issuing and selling the company's own debentures (or bonds) secured by such mortgages, guaranteeing both principal and interest of all the investments sold by them. This, the only eastern bank offering such guaranteed securities, is managed under the supervision of the bank commissioners of the state, and is subject to examination by them twice in each year, and the bank's reports to said commissioners are made quarterly. Loans are made only by its own stockholders, whose interests are identical with those of the company, which is limited by law (being the only company so limited) as to the amount of guaranteed loans which it can issue. The company's experience of twelve years without the loss to anyone of a dollar of their investments proves the fact of wise and conservative management, and the careful selection and acceptance of loans offered. These loans and debentures cannot fail to prove acceptable even to those who object to western mortgages on the general principle suggested in the inquiry sometimes made, "What do we know about western mortgages?" But in this case stockholders who are personally liable negotiate these mortgages, and an eastern bank's capital is pledged for their security, and the good name and high standing of the bank are vouched for by State officials. Those therefore who ask "What do we know about western mortgages?" and hesitate to purchase because of their lack of personal knowledge, will see from the above that the direct personal knowledge of men trained to their work and more than equally interested with purchasers and personally liable in case of loss, with the guarantee of the bank added, give to purchasers of these loans the amplest assurance of security and protection. So

guaranteed by an eastern banking company they commend themselves, especially to trustees and executors, being within the limit of the law governing such investments. These loans bear six per cent. interest, payable semi-annually in New York. This flourishing agency was established nearly twenty years ago by the gentleman whose name heads this sketch, the style subsequently becoming Van Vliet & Batchelder, and later G. Van Vliet & Co., and under all these styles it was successfully conducted up to 1887, when the senior member again assumed sole control, and has since continued the business alone with uninterrupted success. Mr. Van Vliet, who is a gentleman of middle age and a respected resident of this city for forty odd years, is a man of entire probity in his dealings, as well as sagacity, experience, and thorough business ability, and is a prominent and esteemed member of the Albany board of underwriters. Prior to engaging in the insurance and real estate line he had been connected with one of Albany's largest banking institutions for close on to twenty years, during which period he acquired the experience and knowledge that have been such factors in contributing to the uniform success that has attended his efforts in his subsequent enterprises.

John Mullan's Sons, Wholesale and Retail Dealers in Ice; Office, No. 936 Broadway.—Ice, which was formerly little used, has become within a comparatively recent period a staple commodity and a household necessity. Few families are so poor that they do not patronize the ice man during the heated term, and vast quantities are also used by the breweries, packing houses, hotels, etc. Prominent among the leading houses engaged in this useful and growing industry in the city of Albany, is the widely known and reliable firm of John Mullan's Sons. This business was established in 1860 by the Albany Ice Company, which conducted it till 1876, when it was dissolved and Mr. John Mullan, who had been president and chief stockholder became sole proprietor. Mr. Mullan died in August, 1886, after a successful and honorable career, and was succeeded by his sons Messrs. T. J. and Jacob H. Mullan, under the firm name of John Mullan's Sons. The firm own eight ice houses that have a capacity of 56,000 tons, and during the past year their sales amounted to 45,000 tons of first-class ice. During the summer they employ 30 workmen, and in the winter season 300 operatives. Their ice houses are located at various points, so as to insure a large stock of ice of the best quality under all circumstances, as in case one location fails to furnish it, a larger quantity can be cut and hauled, where it is thick, clear and free from snow. Messrs. Mullan's Sons are conducting an extensive wholesale and retail trade supplying brewers, hotel keepers, dealers, etc., at the lowest market prices. Both Messrs. Thomas J. and Jacob H. Mullan are natives of Albany. As business men they maintain an excellent reputation for honorable and straightforward dealing.

Chas. S. May & Co., Dealers in Foreign and Domestic Hops, Nos. 348 and 350 Broadway.—The name of May has become deservedly prominent in two hemispheres, as identified with the wholesale hop trade. The business established by Mr. Charles S. May in 1877, has now been developed to proportions of the greatest magnitude. In 1880 Mr. May took Mr. H. W. Foreman into co-partnership, under the name and style of Charles S. May & Co., and since the retirement of Mr. Foreman in 1887, the business has been continued by Mr. May under the same title. He was born in Rensselaer County, and though a young man, is old in experience in the hop trade. He deals in all growths of domestic hops, and is also a heavy importer of the choicest Bavarian and Bohemian hops, now so highly esteemed for mixing with domestic qualities. He has a warehouse which is 45 x 175 feet in dimensions, and where is always carried a heavy stock of choice selected growths of state, western and German hops. Mr. May numbers among his permanent customers, the brewers of Albany, Troy, New York city, Buffalo, Milwaukee, Cincinnati and other prominent points, and both as to price and quality he offers substantial inducements. Mr. May is an authority in the market, and an enterprising, progressive merchant, his annual sales ranging from one to two hundred thousand dollars per annum. For choice grades of hops we recommend dealers and brewers on both sides of the Atlantic to this responsible and honorable house, the leader in its line. Mr. May has lived in Albany all his life and is a popular citizen.

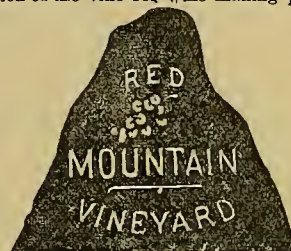
Union Clothing Co., Steifel Bros., Prop's, Clothiers, Hatters and Furnishers, also dealers in Trunks and Bags, Nos. 80 and 82 State Street.—Albany has proved an appreciative and active field of trade for the widely known and popular Union Clothing Company. The proprietors, Messrs. Steifel Bros. are progressive and enterprising young men, possessed of a thorough knowledge of the clothing and men's furnishing trades, and who have all the facilities and resources at command to maintain the lead in their line. They established their house in 1885, and from its inception secured the permanent patronage of many of the leading and best-known families of Albany and vicinity. They occupy one of the finest fitted and largest stores on State Street, 40 x 200 feet in dimensions, and where is carried without exception, the most reliable, stylish, and low-priced stock of fine tailor-made clothing to be found between New York and Chicago. The two partners, Messrs. B. L. and J. L. Steifel, give their personal attention to selection of stock, and it will always be found fresh, elegant and honestly made from the choicest woolsens, and imported and domestic fabrics of all kinds. They keep full lines of sizes, so that everyone can secure a perfect fit, and also have departments devoted to youths' and children's clothing where the low prices have knocked out competition. The firm have also made this the popular headquarters for hats and caps, gloves, shirts, umbrellas, and men's high-grade furnishing goods generally. They also keep on hand a large assortment of trunks and bags. The Union Clothing Company, is, in fact the great representative gentlemen's outfitters' establishment in Albany, and has achieved an enviable reputation for every qualification of superiority. It is emphatically a one price store, while the proprietors are honorable and responsible business men, worthy of the large volume of trade they have developed.

Strain & Reynolds, Dealers in Refined Petroleum, Room 5, No. 395 Broadway.—The rapid extension of the use of petroleum is one of the marvels of the present century. Though only a few years have elapsed since its success as an illuminator has been established, its production is now a hundred times larger than that of the whale fishery, which in the zenith of its prosperity employed 1400 vessels. Petroleum is now one of the most prominent articles of export of the United States, and large cities and towns are the outgrowth of its discovery. In connection with these remarks special reference is made in this commercial review of Albany, to the old established and reliable firm of Messrs. Strain & Reynolds, dealers in refined petroleum, whose office is located at No. 395 Broadway. This business was established twenty-three years ago by Mr. Robert Strain, who conducted it till 1873, when Mr. John H. Reynolds was admitted into partnership. The firm carry on extensive wholesale trade in refined petroleum, and have two large warehouses in Albany, and one in Troy. Messrs. Strain & Reynolds handle only the finest grades of petroleum, which are noted for their safety, brilliancy of light and perfection of purification, while the prices quoted by them for car-load lots are always regulated by the market. The trade of this responsible house extends throughout New York and New England, and is rapidly increasing, owing to the superiority and reliability of its refined petroleum, which has no superior in this or any other market. Both Messrs. Strain & Reynolds were born in Albany and are popular members of the Board of Trade. They are highly esteemed in trade circles as liberal, energetic and honorable business men, and their success in the petroleum trade of Albany is as marked as it is well merited.

Edwin Safford & Co., Insurance Agents (Fire, Life, and Accident), No. 69 State Street.—An old established, prominent and responsible firm is that of Edwin Safford & Co., general insurance agents. This popular and prosperous agency was established some thirty odd years ago by the present senior member, who conducted it alone up to 1878, when he admitted into partnership his son J. W. Safford and Theodore Papen, and thus formed the well and favorably known firm of Edwin Safford & Co., who have since continued the business with unbroken success. They conduct a general insurance business, placing risks with first-class fire, life, marine and accident companies, and represent the following stanch and favorite institutions:—Hanover Fire Co. of New York; Standard Fire Co. of New York; North British and Mercantile Fire, of London and Edinburgh; American Fire of Newark, N. J.; Germania Life, of New York; National Life, of Montpelier, Vt.; Flour City Life Insurance Co. of Rochester; Merchants Mutual of Boston; Accident Provident

Fund of New York; Manufacturers Accident, of Geneva, N. Y.; Mutual Accident of New York; Guarantee Accident, Merchant Casualty Association of New York, and others; and are also agents for the National Loan and Trust Company of Topeka, Kansas, which has a capital of \$300,000. They also handle real estate and negotiate loans on bond and mortgage, buying, selling and exchanging both improved and unimproved property of every description, while rents are collected and estates managed also in the most reliable and excellent manner, and altogether the firm transact a large and flourishing business, numbering among their extensive clientèle many of the solid citizens in the community. Mr. Safford the elder, who is a gentleman of middle age and a native of Saratoga Co., N. Y., but a respected resident of this city forty years, is a governor of the Albany Hospital and the treasurer of the Albany and Pehlsham turnpike; and Mr. Papen, a man of German birth, in the full prime of life, has lived in Albany since 1848, and is one of the principal stockholders in the Hinckel Brewing Company.

E. Schell, Wholesale Dealer in the Wines and Brandies of Red Mountain Vineyard, also Foreign and Domestic Liquors, No. 33 Hudson Avenue.—The name of "Schell" has become prominently and most creditably identified with the growth and development of one of the most important industries in the United States—viz: the cultivation of the vine for wine making purposes, raisins,



etc. Mr. A. Schell, who is the owner and cultivator of the famous Red Mountain Vineyard in Stanislaus County, California, was born in New York State, and was formerly a resident of Albany. When the gold discoveries in California occurred, Mr. Schell went out to the new El Dorado, and in 1866 became interested in the Red Mountain Vineyard with George H. Krause, a German from the Rhine, an experienced vine grower, and together they early became noted for producing the finest wines in California. Upon the decease of Mr. Krause, Mr. Schell became sole proprietor of the vineyard, which contains 275 acres, of which 75 are planted with carefully selected vines of Europe, etc., such as Muscat, Black Hamburg, Reine de Nice, White Malaga, Golden Chasselas, Zinfandel Mission grape, etc., aggregating over 60,000 vines. The soil is of volcanic origin, the best adapted to grape culture, and the vineyard under Mr. Schell's able personal supervision is the best kept on the Pacific coast. His wines and brandies have received the highest possible official endorsement as being the best of native product. A report of the committee of the legislature of California, says: "It seems impossible that wines of the same age could excel those of Schell and Krause from 'Red Mountain Vineyard' in the foot hills of Stanislaus County." The demand for the wines and brandies in the East has attained proportions of great magnitude. Mr. Schell's wine house and cellar are unusually spacious, and constructed to the best possible advantage on a hill-side. The main cellar is 60 x 80 feet, sixteen feet high, with concrete walls three feet thick. From the back of the cellar a tunnel fourteen feet wide and seven feet high has been run eighty feet, and then at right angles for eighty-one feet more to the brow of the hill. Being run through solid rock and cemented, it is impervious to water and of a dry, even temperature, specially adapted as a place to store wine. There are ten casks of 1000 gallons capacity each, six of 1400 capacity each, and one of 10,000 gallons in the cellar; beside rows of huge casks in the tunnel, for the accommodation of the stock. To meet the heavy Eastern consumption of his pure wines and brandies, Mr. Schell began the sale of these goods on his own account in 1879, at No. 382 Broadway, and removed to No. 33 Hudson Avenue in 1885. He here carries a large stock to meet wholesale orders, also a full line of foreign and domestic wines and liquors, including pure Rye and Bourbon whiskies, also old imported sherries and brandies.

George H. Amsdell, Groceries, Wines, etc., Corner of Chapel Street and Maiden Lane.—Among the most prominent and reliable retail grocers and wine merchants in this city, is Mr. George H. Amsdell, who since 1878 has carried on an enterprise originally established thirty-two years ago by Mr. Lansing, and since the inception of the business, this store has always been regarded as a chief centre of trade in Albany, and the stock of food products, wines, liquors, etc. dealt in, has been selected with the utmost care, and is guaranteed to be as represented in every particular. The store consists of a conveniently located and admirably appointed apartment, 40 x 50 feet in dimensions, and is supplied with all facilities needed. Here may be found a full and complete assortment of staple and fancy groceries, dainty and toothsome edibles from every clime, table condiments, teas, coffees, spices, choice wines, liquors, cordials, etc., which are sold at reasonable prices. A specialty is made of fine dairy butter, and Mr. Amsdell permits none but fresh and wholesome food products to leave his establishment. He is a native of Albany, and a son of the well-known brewer, Mr. George I. Amsdell.

P. Haremaker, Confectioner, Nos. 810 and 812 Broadway.—Among the business men of this city who have established their various enterprises during the past two years, and have thus far met with a marked degree of success is Mr. P. Haremaker, the successor to the firm of Haremaker & Swart, whose factory is located at Nos. 810 and 812 Broadway, and who also conducts a retail store at No. 11 Clinton Avenue, Albany, and No. 464 Fulton Street, Troy, N. Y., and is the proprietor of what is familiarly known as the Capital City Confectionery. Mr. Haremaker is practically experienced in every detail of the business engaged in, and gives his personal supervision to the work of the six men employed in manufacturing choice and pure confectionery and candy of all kinds. Only the freshest and most carefully selected ingredients are used in the composition of the dainty and delicious edibles dealt in. The store is large and commodious in area and attractive and neat in all its details; while the stock carried is displayed to fine advantage, and selections made from the multifarious assortment of candy, etc., dealt in, cannot fail to please the most fastidious taste. Mr. Haremaker is a native of Hamilton county, but has lived in Albany since 1885.

C. Brewster, Livery, Boarding and Sale Stable, Corner of Swan and Congress Streets.—A prominent local establishment is that of C. Brewster, whose livery, boarding and sale stable occupies an eligible business site at the junction of Swan and Congress streets. This business was originally established by August Brewster in the year 1863, who continued in its conduct until his death in 1878, when his father took charge. In 1884, Mr. Brewster, Sr. died, and the business came into the hands of his daughter, Miss Charlotte Brewster, who has since conducted it with rare judgment and ability. The premises, a four-story and basement building, 50 x 75 feet in surface dimensions, are thoroughly equipped with all the modern conveniences and facilities. There is stabling for thirty head of stock, and thirteen horses, seven carriages and two hearses are kept for hire. The stable equipage is strictly first-class in every respect, and single and double teams are furnished promptly and at reasonable rates for either business or pleasure driving. A large boarding patronage is also received, and in addition a fine assortment of horses is kept for sale, and would-be purchasers will at all times find opportunities for desirable bargains in this connection. Miss Brewster is a native of this city, and one of its ablest and most enterprising business women.

M. Scheiberling & Co., Paper Hangings, Window Shades, etc., No. 106 South Pearl Street.—One of the oldest established and most popular mercantile houses in Albany is that of Messrs. M. Scheiberling & Co., the successors to E. Huested, which was founded in 1816. The firm deals largely in paper hangings, window shades, table oil-cloths, etc., and have not only retained the trade of their predecessors, but during their brief career since 1887 have materially increased the extent and liberality of the patronage of the house through their able management of its affairs, and their worthy efforts to give the utmost satisfaction to all classes of customers. The premises occupied at the above address are 25 x 60 feet in dimensions, and are neat and attractive in all their appointments, while the stock of fine wall papers, including the latest novelties in dados, friezes, wall hangings, etc., Holland and opaque window shades,

table oil-cloths and everything in this line of supplies, is shown to the best advantage, and selections made therefrom cannot fail to give satisfaction to the most critical taste. A force of eight polite and accommodating clerks is employed in the service of patrons, and all orders are promptly and efficiently executed. Messrs. Scheiberling and Schneider, the individual members of the firm, are young men and natives of Albany.

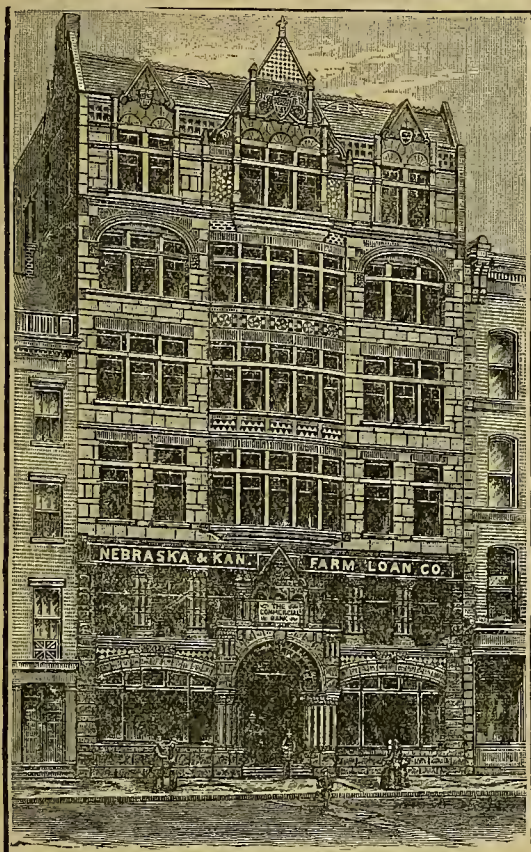
Albany Pickle Works, Nos. 92 and 93 Quay Street.—The Albany Pickle Works was established in 1881 by Mr. Kingsley, who was succeeded in 1885 by Messrs. W. M. Bender and G. V. Leonard under the firm name and style of Bender & Leonard. The premises consist of a four-storied building 40 x 50 feet in dimensions. The establishment throughout is systematically and most conveniently arranged and a general complete equipment embraces all the newest, and best improved machinery for the purpose, operated by ample steam power. The firm are extensive manufacturers and packers of pickles, pigs feet, tripe, tongues, sauces, catsups, etc. These goods are widely noted for their general superior excellence, and the trade, which extends throughout this and the adjoining states—notably Massachusetts and Vermont—is of eminently prosperous annual aggregate. The members of the firm are gentlemen of active zeal and ability, who by their well directed management have reared a business which entitles them to classification among the representative and deservedly successful merchants of this, their native city.

G. W. Van Slyke & Co., Jobbers in Tobacco, and Cigar Manufacturers, No. 471 Broadway.—One of the leading representatives both as jobbers in choice tobaccos, and manufacturers of the most popular brands of cigars on the market is that of Messrs. G. W. Van Slyke & Co. The business is old established, having been founded by Messrs. Gee & Van Slyke, twenty-one years ago. Mr. Gee retired in 1870, and with slight changes, Mr. Van Slyke continued the business up to 1890, when Mr. Wallace N. Horton came in under the existing name and style. Their facilities are perfect, and they have developed a trade of the greatest magnitude as manufacturers and jobbers. Their establishment is five stories in height, 23 x 180 in dimensions, and fully equipped throughout with the latest improved machinery and appliances; 175 hands are employed in the manufacture of all grades of fine cigars, produced from the choicest selected leaf, and of exceptional perfection as regards workmanship, flavor and uniformity of standard. The brands include the popular "Up and Up" cigar; the famous "Not Left," "Royal Worcester," "Happy Thought," "Figaro," "Suwanee River," "P's and Q's," "Horton's Star," "Pluck and Luck," and choice Regalias from selected Havana and domestic leaf tobaccos. Their wholesale trade in cigars is of great magnitude, and extends all through this state, Vermont and New England States, and west to Michigan, while locally, no goods are so popular in our best cigar stores.

The Ross Publishing House, Bensen Building, R. R. Ross, Proprietor.—This business was established six years ago by Sellick & Taft, who were succeeded by Sellick, Ross & Co. In 1887, Mr. R. R. Ross became sole proprietor. He brings great practical experience to bear in the publishing trade, complied with an intimate knowledge of the most popular books and the requirements of a critical public. His publications cover almost every branch of literature, a specialty being made of bibles, classic works of fiction, histories, and elegantly bound illustrated works. The business is both wholesale and retail, and to meet the wants of the reading public, books are sold on monthly or other subscriptions. Mr. Ross has latterly published the "Practical Home Physician," "Wit and Humor of the Age," "Royal Path in Life," "Museum of Antiquities," "Success in Speculation," and "Panorama of Nations." His books have obtained an excellent reputation with buyers for typographical excellence, superior paper, beautiful illustrations, and sell readily and steadily not only in all sections of New York, but also in New England, Pennsylvania, and New Jersey. Mr. Ross employs steadily over five hundred agents in the sale of his special works. He is a native of Pennsylvania but has resided in Albany for the last three years. Those interested wishing to purchase first-class books should make a factor of The Ross Publishing House.

Nebraska and Kansas Farm Loan Company, of Albany, New York, and Red Cloud, Nebraska. Eastern Office: Commercial Bank Building.—The ever growing scarcity of safe and remunerative financial investments in the East, is more than ever before turning the attention of capitalists large and small to the desirable and profitable openings afforded by the farm mortgages of the West. The first fact to stand out prominent and reassuringly distinct is the absolute security thus afforded if the loan is placed through organized and expert hands, and second, that the income is as sure and more than double what can be got from government bonds, Eastern loans or Savings Banks. To those desiring to invest

of Nebraska and Kansas, where farms are constantly rising in value, and where loans are used to improve the security and increase the productive capacity of the property. The company is doing a large and a safe business. It has not lost a dollar of principal or interest to one of its thousands of patrons, and it offers loans in amounts to suit on the best class of improved Western Farms. To those interested, we would urge them to send for the company's handsome descriptive pamphlet, which gives full information and a long list of references, including Hon. Robert C. Pruyn, president of the National Commercial Bank; J. Irving Wendell, cashier of Merchant's National Bank; John Templeton, cashier Albany County Bank, and hosts of other prominent bankers and capitalists. Those who want to profitably and safely invest from \$200 up, should do so through this company, which is the most ably managed mortgage company in existence.



in Western Farm Mortgages to the best advantage, we would direct to the Nebraska and Kansas Farm Loan Company of Albany, New York, and Red Cloud, Nebraska. This corporation was duly organized in 1885 with a cash capital of \$50,000, and stockholders' additional liability provided for to the extent of \$50,000 more, thus throwing an additional safeguard around the investor. The company's officers are as follows: president, Henry Clarke, of this city; vice-president, J. A. Tullys, of Red Cloud; treasurer, R. V. Shorey, Esq., also of Red Cloud, and president of the First National Bank of that city. They are able and experienced financiers, men of sterling integrity and sound judgment, giving close personal attention to the discharge of the onerous duties devolving upon them. The board of directors is composed of representative men and capitalists, east and west, and the company is the best managed medium through which to invest in western farm mortgages. Every guarantee and safeguard is secured; the loans are on first mortgage only, and on the farms of reputable and thoroughly responsible farmers only; the security must be worth from three to five times the amount of the mortgage and the terms are strict and explicit. The loaner also has the guarantee of the company against any loss, and interest is punctually paid semi-annually at the rate of 7 per cent. Both principal and interest are payable at the National Commercial Bank of Albany. Loans are confined to the best sections of the fertile states

Hudson Valley Paper Company, Walker & Jones, Proprietors, Nos. 520 and 522 Broadway, and No. 33 James Street.—From her magnificent location and splendid means of communication, Albany enjoys facilities for doing the wholesale trade of a vast area of territory absolutely unrivalled elsewhere. The various wholesale houses located here have evinced marked strength and steady growth on the basis of legitimate trade extension, and a forcible illustration is afforded by the Hudson Valley Paper Company, of which Messrs. Walker & Jones are the esteemed and enterprising proprietors. The business was established in November, 1875, by Mr. John M. Walker and Mr. Andrew B. Jones, as jobbers and wholesale dealers in all kinds of paper and printers' and stationers' supplies generally. Both partners bring to bear the highest qualifications, inclusive of vast practical experience, perfected facilities and influential connections both with manufacturers and the trade. Mr. Walker was born in Springfield, Mass., and has been a resident of Albany since 1874. Mr. Jones was born in Essex County, N. Y., and has been a resident of Albany since 1870. They are influential and esteemed citizens, as well as merchants of responsibility, who have ever retained the confidence of leading commercial circles, and the magnitude of their trade is the best proof of the superiority of their stock and low ratio of prices throughout. They occupy, aside from their own building, 520 and 522 Broadway, a large amount of storage room outside, all well equipped, and in which is carried by far the largest and most comprehensive stock of printing, writing and wrapping papers, staple stationery and blank books, inks, type, fixtures, presses and printers' supplies generally, to be found in the Hudson Valley, or in fact anywhere between New York and Chicago. They employ a force of twenty hands, and do a business extending throughout New York State, Vermont, Massachusetts, Connecticut, etc. Their equitable policy and substantial inducements offered are generally recognized throughout the trade, and the house has the most favorable prospects before it. Both partners are members of the Board of Trade, and are valued factors in promoting the commercial interests of the capital of this state.

Burdick & Taylor, Printers and Publishers, No. 481 Broadway.—Among the leading exponents of the printers' art in this city may be mentioned the enterprising and responsible firm of Burdick & Taylor, the well-known printers and publishers, next to Stanwix Hall, and who enjoy deservedly an art reputation alike for fine work, promptness and reliability. The work turned out by this firm is first-class in every feature of merit, while the lowest prices consistent therewith also prevail, and every facility is at hand for executing all orders. They occupy two 50 x 100 foot floors, and have in service ample power and the latest improved machinery and general appurtenances, including four large presses, while thirteen experienced hands are employed. Everything in the line of book, job and newspaper printing is done in the very finest style of the art, this being the publication office of the Albany Medical Annals and the Poultry Monthly, also, while all orders receive punctual and satisfactory attention. The business was established in 1871, by L. H. Burdick, who conducted the same alone up to 1878, when he took into partnership James Taylor, and thus constituted the pushing and popular firm whose name heads this sketch. Mr. Burdick, who is a man of thirty-eight, was born in Albany County, and Mr. Taylor, who is about the same age, is a native of Birmingham, England, but a resident of this city about sixteen years. They are both practical and expert printers, with ample experience.

Quinn & Nolan Ale Brewing Company, Manufacturers of California Pale Ale, Cream Amber XX, XXX Ales and Porter, Nos. 24 to 28 North Ferry Street, M. N. Nolan, President and Treasurer.—In the whole history of manufacturing enterprises, there is nothing more interesting and remarkable than the growth of the brewing industries of the United States. For many years it was asserted by Anglo-manics and others, that first-class ale and porter could not be brewed in America. Our leading American brewers have now entirely destroyed such a senseless idea, by producing ale and porter quite equal in purity, flavor and quality to best brewed by Bass or Guinness. In connection with these remarks, special reference is made in this commercial review of the commerce and industries of Albany, to the old-established and representative Quinn & Nolan Brewing Company, whose offices and brewery are located at Nos. 24 to 28 North Ferry Street. This business was established in 1845 by James Quinn in a modest way. In 1865 Mr. Quinn died and was succeeded by Messrs. Terence J. Quinn and M. N. Nolan, who conducted it till 1886 when it was duly incorporated under the laws of New York with a paid-up capital of \$150,000. The present officers of the company, who are highly regarded in business circles for their enterprise, skill and just methods are: M. N. Nolan, president and treasurer; J. Hoffman, general manager, R. A. Gordon, secretary. The Quinn & Nolan Ale Brewing Company brew extensively the famous California Pale ale, Cream Amber XX, XXX ales and porter. The brewery, malt house and other buildings are spacious, and are admirably equipped with all the latest improved apparatus, appliances and machinery known to the trade. Eighty experienced brewers and operatives are employed in the various departments, and the machinery is driven by a splendid steam-engine. The capacity of the brewery is 80,000 barrels of ale and porter per annum, and during the year 1887 the company sold 60,000 barrels, their trade extending throughout all sections of New York, New Jersey and New England. The brewery is a model of neatness and cleanliness, and has no superior in these respects in the country. The best malt and hops that can be purchased are utilized, and these are handled in such a scientific and careful manner as to result in the production of ale and porter which for purity, flavor, excellence and quality are unsurpassed in this or any other market. The storage accommodations of this noted brewery are very extensive, so that the ale is not hurried from the vats to the consumer, but is retained in the cool cellars until of proper age. Since its establishment the business of this famous brewery has been constantly increasing, and it is likewise said with truth that an inferior grade of ale or porter is never permitted to pass its gates, hence in a measure it has obtained its excellent reputation with retailers, families and the general public. Mr. M. N. Nolan, the president, is one of our public-spirited citizens. He has been one term in Congress, and twice mayor of Albany, and is a director of the National Savings Bank, while he has also been an active supporter of all measures, that have been brought forward for the good and welfare of all classes of citizens.

Granger & Story, Brewers and Malsters, Broadway and Fourth Avenue.—The consumption of malt beverages is annually increasing in the United States; and at a ratio that indicates the wise preferences of the majority of the population. Albany with her large population, and being the point of supply for such a large area of territory, coupled with the fact of her splendid transportation facilities by rail and water, all render her a favorable location for the brewer to carry on business upon the most extensive scale. The celebrated firm of Messrs. Granger & Story, whose splendid XXX and XXXX Ales and Porter have achieved such an enviable reputation and wide-spread consumption are thorough representatives of the best methods, the most perfect facilities, and the most unremitting attention to keeping up the high standard of their product. It should be recollected by the public that the proprietors, Mr. George F. Granger, and Mr. George Story are both practical brewers of vast experience, and that their outfit is new and of the most improved pattern. They give close personal superintendence, and exercise the greatest care, manufacturing their own malt of the highest grade, and producing beverages of the highest quality, and absolute purity. Their brewery is conveniently located on the corner of Broadway and Fourth Avenue, and is a spacious three story structure, with ice-house, cooper shop and other buildings adjoining. The outfit includes capacious 125 barrel kettles ley vats, mash tubs, etc., upwards of twenty skilled hands being employed in

the various departments. There is excellent storage capacity in cool cellars, while the fermenting department is the most perfect of any in the city. The firm's malt house has a capacity of 30,000 bushels annually, and is of a high grade, unsurpassed anywhere else. The firm are now producing 20,000 barrels annually of superior cream and pale ales, stock ales and porter. Their three and four "X" ales and porter are the most perfect malt beverages now placed before the American public. Leading experts pronounce them pure and healthful, of mild tonic properties, nourishing and invigorating, stimulating the appetite, greatly aiding digestion, and just the thing for the public, both for table or general use. The firm have succeeded in producing ales of the most exquisite flavor and condition, that are now retailing all over Albany and Troy and being shipped West and South. They are pure and wholesome and the firm's facilities are taxed to the utmost to supply the growing demand. Mr. Granger was born in England, and there acquired a thorough knowledge of his profession. For upwards of ten years, he was connected with the Albany Brewing Co., leaving there to found the present flourishing concern. Though still a young man, he is old in experience and a leading authority at the ale brewers' art. He is an esteemed member of the Brewers' Association. Mr. Story was born in Albany, and is likewise a practical skilled master brewer, energetic and enterprising and a member of the Brewers' Association.

H. Albright, Crockery, No. 100 South Pearl Street.—Twelve years of continued existence and uninterrupted mercantile prosperity mark the career of the well-known and popular crockery house of Mr. Henry Albright. The premises occupied are 20 x 60 feet in dimensions and not only systematically arranged for a fine display of the stock carried, but well supplied with all needed facilities and conveniences for carrying on the business in the most efficient manner. Competent clerks are employed in the service of customers and all orders are filled with accuracy and despatch. The goods dealt in are the productions of the best-known manufacturers in the country. Here may be found a varied and comprehensive assortment of fine china, cut and pressed glass ware, earthenware, crockery, lamps of all kinds, and everything usually included in the stock of a first-class store of this kind. Mr. Albright is a native of this city and is one of its best-known and most highly respected residents.

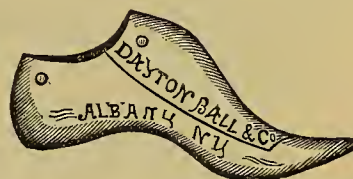
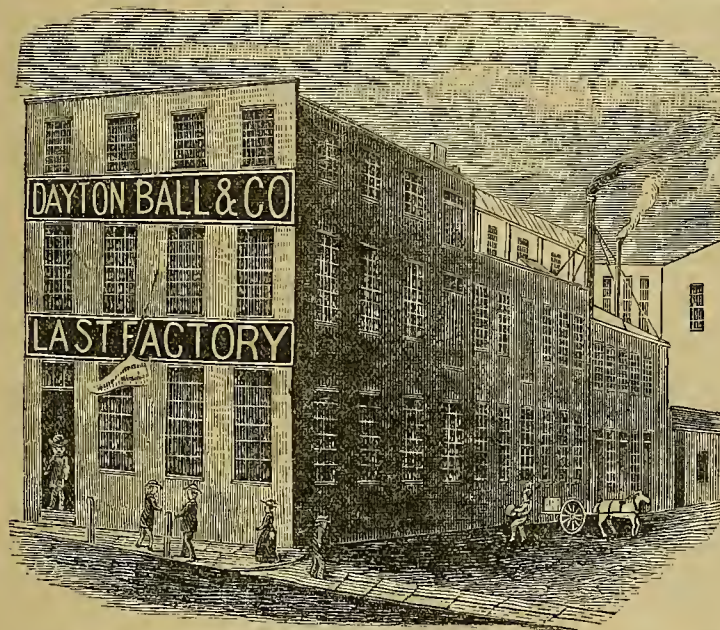
J. D. Palmatier, Pharmacist, No. 222 Hamilton Street.—Fifteen years of practical experience in the various details of the pharmaceutical profession amply qualify Mr. J. D. Palmatier to carry on the business which he established three years ago with great success. The premises occupied are large and attractive in all the appointments and every facility and convenience is at hand for the prompt and accurate compounding of physicians' prescriptions and family recipes. Mr. Palmatier selects his stock with great care and handles a full line of drugs, chemicals, reputable patent medicines, druggists' sundries, fancy and toilet articles, etc., all of which are sold at the lowest prices consistent with fair dealing. Mr. Palmatier gives his personal attention to the prescription department and exercises the utmost skill, care, and accuracy in compounding medicines. He is a native of Cornwall, Orange County, but has resided in Albany during the greater part of his lifetime, and is now conducting a business which is a credit to himself and friends and which is constantly growing and extending.

Morris Coplon, Furniture, No. 138 South Pearl Street.—One of the most popular and well patronized house-furnishing goods houses in Albany is that of Mr. Morris Coplon, which was originally established five years ago, and during its career has won an enviable rating in mercantile circles. The store comprises a large and attractively fitted up apartment in which are all needed conveniences for carrying on the business while a force of several able and obliging clerks is employed. Mr. Coplon deals largely in furniture of all kinds, for house and office use, carpets, oil cloths, refrigerators, baby carriages, rugs, mats, etc., which are the productions of the best-known manufacturers in the country. This is one of the most reliable and ably conducted instalment houses in Albany and its permanent trade shows a steady increase each succeeding year. Mr. Coplon is a native of Germany, but has lived in Albany for the past ten years, and has proved himself a trustworthy gentleman.

Dayton Ball & Co., Last Manufacturers, No. 3 Pruyn Street.—The representative and most progressive house in Albany, engaged in the manufacture of lasts of every description, is that of Messrs. Dayton Ball & Co., whose office, salesrooms and factory are located at No. 3 Pruyn Street. This business, which is one of the most extensive of the kind in the United States, was founded in 1828 by Jared Holt in a modest way. Eventually in 1857 George H. Graves became a partner, and the firm was succeeded in 1864 by Graves, Ball & Co. In 1882 Mr. Graves died, and the business has since been conducted by Dayton Ball & Co., the copartners being Messrs. Dayton Ball and D. C. Rebhun. The firm have branch offices at No. 65 Park street, New York City, 318 Cherry street, Philadelphia, Penn., and 35 Monroe street, Lynn, Mass., and a spacious warehouse on Broadway, Albany. The factory is an extensive three-story brick building, fully supplied with all the latest improved machinery, tools and appliances, necessary for the systematic conduct of this valuable industry. The firm use chiefly in the manufacture of their lasts the wood of the persimmon from North Carolina. Few manufacturers

latest styles, and his judgment is rarely at fault, as can easily be demonstrated by an inspection of his splendid stock. The premises occupied comprise two well equipped stores and a spacious floor, which are fully stocked with a superior assortment of the finest imported French and English millinery and straw goods, feathers, flowers, ribbons, silks, sateens, and all kinds of millinery specialties. These goods are unrivalled for quality, fashionable elegance and general excellence, and have no superiors in this city or elsewhere, while the prices quoted in all cases are exceedingly moderate. About forty employees are necessary to carry on the business, and five salesmen on the road. Mr. Cutler was born in Massachusetts, but has resided in Albany for the last forty-one years, where he is highly esteemed in trade circles for his enterprise, business ability and integrity. He is a director of the Exchange Savings Bank, and is one of our public spirited citizens.

James Hendrick, Insurance Agent, Nos. 438 and 440 Broadway.—The leading representative of fire insurance interests in



in the United States use this wood, which is unrivalled for durability, fineness of grain and uniform excellence. Maple and iron are also employed extensively, the firm making a specialty of fine lasts for machine sewed and hand made boots and shoes. Messrs. Dayton Ball & Co. are constantly progressing with the times, and keep well up to the latest fashions and styles in lasts. Their trade extends throughout all sections of the United States and Canada, while large numbers of this firm's unrivalled lasts are exported to the West Indies, South America, Europe and Australia. The firm supplies the most celebrated boot and shoe manufacturers of the United States, and the trade of the house is steadily increasing, owing to the superiority and reliability of its lasts, which have no superiors in this country or elsewhere, while the prices quoted for them are extremely moderate. The capacity of the Albany factory is upwards of 2,500 pairs of lasts weekly. Mr. Ball was born in Lancaster, Pa., and Mr. Rebhun in Butler, Pennsylvania. They are energetic business men, honorable and liberal in all transactions and are well deserving of the success they are achieving in this useful industry.

M. L. Cutler, Importer of Millinery and Straw Goods, Nos. 540 to 546 Broadway.—In the city of Albany in the line of the finest imported millinery and straw goods, the position of supremacy is held by Mr. M. L. Cutler. This business was established by Mr. Cutler in 1851, since which period he has built up an extensive wholesale and retail trade in all sections of New York, Vermont, Massachusetts, Connecticut and Pennsylvania. Mr. Cutler has had great experience and is noted in trade circles as the introducer of the

Albany is Mr. James Hendrick. He opened a fire insurance agency in the city as far back as 1854, and early developed an influential connection and a desirable class of patronage. His business has expanded to proportions of great magnitude, and he has always continued to represent only the largest, most honorably and ably conducted companies in existence. The present list will prove the best illustration of this statement, including as it does the Liverpool, London and Globe, one of the most powerful foreign corporations; the Continental of New York, with assets of over \$5,000,000, and surplus of over \$1,300,000; the Hamburg-Bremen; the Fireman's Fund of San Francisco; the Union of San Francisco; the Phoenix of Brooklyn, with total assets of over \$5,000,000; the Greenwich of New York, the United Firemen's of Philadelphia; the Mechanics of Philadelphia; Guardian of New York; Atlantic of New York; Traders' of Chicago, and Girard of Philadelphia. From this list everybody can readily secure the maximum of insurance he needs on any kind of property from household effects to mills and factories, at lowest rates of premium, and with an absolute guarantee of security. Mr. Hendricks is an underwriter of the widest range of experience. He issues policies devoid of technicalities, clearly worded and explicit, and promptly pays all losses as soon as adjusted. His customers include our leading citizens; there is no higher authority on risks than he, and he controls the insuring of many of the most desirable lines of business and residential property in town. Mr. Hendricks was president of the old Hope Bank, and as president of the Albany Board of Trade, faithfully discharges the onerous duties thus devolving upon him.

Cotrell & Leonard, Manufacturers and Jobbers of Hats and Furs, Straw Goods, Robes, etc., Nos. 472 and 474 Broadway.—The prominent house of Messrs. Cotrell & Leonard has contributed in a most important way to the material prosperity of Albany, and in the staple lines of hats, caps, furs, straw goods, etc., the trade finds substantial advantages in dealing with Messrs. Cotrell & Leonard. The business was started in a small way at retail by the late Mr. Joshua G. Cotrell in 1832. In 1859 he admitted his son, Mr. Edgar Cotrell, into copartnership, the business in the meantime having been developed to extended proportions, with important wholesale connections. In 1867 the firm became J. G. Cotrell & Co., through the admission of Mr. Daniel Leonard as a partner, and in 1878 occurred



the lamented decease of the senior partner, one of those who aided so largely to secure to Albany a share of the wholesale trade rapidly developing. In 1878 Mr. Edgar Cotrell formed the existing copartnership with Mr. Daniel Leonard, to continue the business under the name and style of Cotrell & Leonard, and in 1887 Mr. Edgar C. Leonard was admitted to the firm. The firm as thus constituted, brings to bear the widest range of practical experience, perfected facilities and influential connections. Its resources are ample, and it leads in its line of trade throughout a vast extent of territory. The firm, by reason of growth, removed in 1884 into their present elegant, modern five-story marble building, so favorably located on Broadway, a few steps from the railroad station, where they manufacture extensively and deal at wholesale and retail in all descriptions of stiff and soft hats; furs, such as coats, sealskin dolmans and jackets, sleigh and carriage robes; straw goods in vast variety; Scotch caps, horse clothing, robes, trunks, umbrellas, hammocks, etc. They employ from thirty to forty hands, and do the largest business of the kind in town; their concern, in fact, being one of the largest in the United States. They are agents for the celebrated hats made by Dunlap & Co., New York, and they carry a stock at all times which cannot be duplicated elsewhere, and is the centre of supply for the trade of New York State, Pennsylvania, Maine, Vermont, New Hampshire and Massachusetts. Six travellers represent the house on the road. Mr. Edgar Cotrell was born in Albany, and is still in the early prime of life. He is the president of the Albany City Savings Institution; of the Albany Safe Deposit and Storage Company; is vice-president of the Albany Mutual Insurance Co., a

director of the City National Bank, and in every position of trust and executive responsibility faithfully and ably discharges the onerous duties devolving upon him. He is also trustee of the Homeopathic Hospital, and of the Albany Orphan Asylum. Mr. Daniel Leonard is a native of Springfield, Mass., a resident of Albany for the past thirty-five years, and one of her progressive merchants. He is a director of the Mechanics and Farmers Savings Bank, of the Albany Safe Deposit Co., and of the Albany Mutual Insurance Co. He is also one of the founders of the Fort Orange Club, the representative social organization of the city. Mr. Edgar C. Leonard was born in Albany. He is a member of Company A, Tenth Battalion, of the Fort Orange Club, and is the secretary of the Young Men's Association.

Dexter Hunter, Manufacturer and Dealer in Untapped Yellow Pine; Office and Yard corner Water and Lawrence Streets; Mills, Jacksonville, Fla.—The leading manufacturer and dealer in the best grades of yellow pine in Northern New York, etc., is Mr. Dexter Hunter, who has long been prominent as the principal owner of timber limits in Florida, and as the largest manufacturer of yellow pine lumber in Jacksonville, Fla. He is also a resident of Jacksonville, though his business here has been in existence upwards of thirty years, and has attained large proportions. He has been established at Jacksonville since the year 1876, and is one of the pioneers in the manufacturing and shipping North of the best qualities of untapped yellow pine. His Jacksonville mills have a capacity of 75,000 feet per day, his timber sections are selected with sound judgment, and produce magnificent logs of untapped yellow pine, unusually desirable for the builder and contractor. He is an enterprising man, introducing all conveniences, including a private railroad in his section, large drying kilns, etc., etc. He annually ships North many million feet of lumber and timber. His business here is under the able management of Mr. Geo. W. D. Chase, who has been with the house eight years, and is possessed of practical experience and influential connections. He has here a large yard, with ample dock room, and receives direct from Jacksonville cargo lots of untapped yellow pine of all dimensions. A specialty is made of the finest kiln-dried flooring, rough and dressed, or which will be dressed to order here, if so desired. Step plank, sidings, timber, etc. are also on hand, adapted to meet every requirement.

I. P. Frank, Fine Cigars, etc., No. 99 South Pearl Street.—As a wholesale and retail manufacturer and dealer in fine cigars, etc., Mr. I. P. Frank enjoys an enviable and exemplary reputation. Mr. Frank started in business in New York City more than a quarter of a century ago, and in 1876 removed from thence to Albany, where he has since carried on the business with great success, and has built up a trade extending throughout the city and vicinity. He makes a specialty of manufacturing fine cigars from the choicest growths of foreign and domestic tobaccos, and beside dealing in these goods, which are handled in wholesale or retail quantities, he also keeps on hand, in his spacious and well ordered establishment, a full and complete assortment of cigars, tobaccos, cigarettes, snuff, pipes, cigar-holders and cases, and everything usually included in the stock of a first-class and reliable house of this kind. Mr. Frank is a native of Germany, but has lived in this country since 1850, and is an esteemed member of several lodges in New York City.

Thomas Mattimore's Coal and Wood Yard, No. 841 Broadway.—The firm of Messrs. Peter F. and Thomas Mattimore, Jr. is one of the leading representatives devoted to the interests of the coal and wood trade. The business was originally established by the father of the present proprietors, who carried on the enterprise for twenty-eight years, and at his decease in 1887, his sons succeeded him. The coal and wood yard covers a space of 50 x 100 feet in dimensions, where a large stock of standard anthracite and bituminous coal, hard and soft cord and kindling wood, etc., is always on hand, and ample facilities are possessed for executing all orders with accuracy and despatch. Six steredores are employed to deliver coal in wholesale or retail quantities to any given address, and the commodities handled are sold at the lowest market prices. Both members of the firm are too well known to need extended mention here. They are members of the coal dealers board of trade.

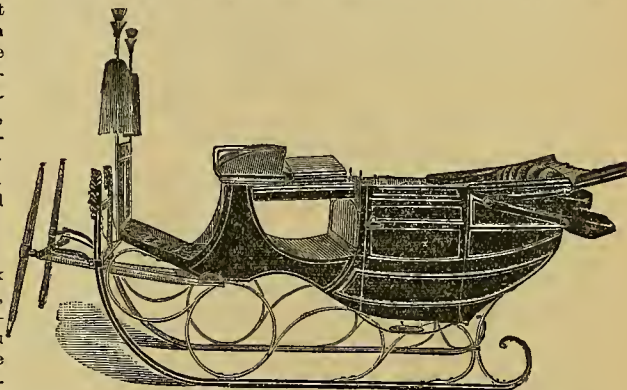
B. Stark & Co., Millinery and Fancy Goods, No. 13 North Pearl Street.—In every branch of mercantile activity in a community, there is one house that is justly and popularly spoken of as the representative of its class. In the city of Albany, in the line of the finest imported millinery and fancy goods, the position of supremacy is held by Messrs. B. Stark & Co., whose extensive and attractive establishment is centrally located at No. 13 North Pearl Street. This business was established in 1867 by Messrs. B. and M. Stark. The premises occupied comprise three spacious floors 32 x 150 feet in area, which are fully equipped with every appliance and facility for the accommodation and display of the splendid stock and the comfort of customers. The millinery department occupies the second floor of the establishment, and is devoted entirely to this branch of the business. On the main floor are shown complete assortments of ribbons, hosiery, gloves, laces, embroideries, rufflings, handkerchiefs, dress and cloak trimmings, buttons, velvets, plushes, ladies' and misses' muslin underwear, merino underwear, corsets, worsteds, yarns and everything in embroidery materials; pocket-books, fans, notions, umbrellas, jewelry, and gents' furnishing goods, etc. Messrs. B. Stark & Co. import direct from the most famous European houses the latest styles of millinery and fancy goods, which are offered to customers at extremely low prices. The stock is not only large, but replete with the richest fabrics for trimmings, including the choicest flowers, feathers, ribbons, ornaments, silks, satins, etc., while the firm's imported bonnets and hats are seen every day, worn by the most fashionable members of society in Albany and its vicinity. The firm employ eighty assistants, salesladies, milliners, etc., and their trade is steadily increasing, owing to the superiority and uniform excellence of their millinery and fancy goods. Messrs. Stark are natives of Albany; they are members of the Adelphi club, I. O. B. B., and prominent Freemasons, and are highly esteemed in trade circles for their enterprise, business ability and integrity. This popular house has rapidly come to the front, the result of sound judgment, correct taste, and the handling only of the choicest and latest fabrics in the line of millinery and fancy goods.

Germania Fire Insurance Co. (Albany Branch), Max Kurth, Manager, No. 114 State Street.—In this statistical review, wherein our leading and representative business houses receive careful consideration, there is no department that elicits more attention than that of fire insurance, and we have endeavored to bring before the public and our readers those companies that have the most substantial and honorable standing in the United States. Prominent among these is the famous Germania Fire Insurance Company of New York. Seeing the advantages of a representation in Albany, the directors established the branch under consideration at No. 114 State Street, placing it under the efficient management of Mr. Max Kurth in 1879. As an illustration of the higher grade of fire insurance the Germania stands without a peer, its entire history having been marked by a course of conservative and honorable management, that has not only brought it a large business, but has made for it a reputation and a name that inspires confidence in all those who are enjoying the protection it secures. On the first of January, 1883, the Germania made the following statement of its condition, which shows the company to be one of the strongest and most substantial in the country: cash capital, \$1,000,000; reserve for insurance, \$908,053.29; reserve for losses, \$93,467.20; net surplus, 672,142.15; total, \$2,673,662.64. Mr. Kurth, the manager of the Albany branch of the company, is a native of Brooklyn, and has been connected with the Germania since 1872, and does the largest insurance business in the city. It need hardly be said that he is an honorable and experienced business man, ably and faithfully discharging the onerous duties devolving upon him.

E. J. Lord, Groceries, Cigars, etc., Nos. 31 and 33 Washington Avenue.—As long ago as 1841 Messrs. E. J. Lord and James Wasson formed a co-partnership and established the business which was conducted by them for one year, when the partnership was dissolved and Mr. Lord has since carried on the enterprise as its sole proprietor. During the lengthy career of this house Mr. Lord has given his close attention to every detail of the business, and by the judicious management of its affairs he has built up a widely extended and liberal trade. The premises occupied are 25 x 50 feet in dimensions, are attractively fitted up, supplied with all facilities, and fully stocked

with a varied and comprehensive assortment of imported and domestic manufactured cigars, tobaccos, and a fine line of staple and fancy groceries, teas, coffees, sugars, flour, and everything usually found in a first-class grocery, everything being of the best quality, as nothing adulterated or inferior is allowed place, the goods being selected with care to meet the wants of patrons satisfactorily. They are warranted to be unsurpassed in quality, and may be purchased at a reasonable cost price. Mr. Lord is a native of England, but has lived in Albany since his youth. He was a supervisor for three terms and is one of the best-known residents of the city.

John Kingsbury, Carriage Manufacturer, Nos. 131 and 133 Hudson Avenue, opposite State Arsenal.—No record of the industrial enterprises of the city of Albany would be complete without special mention of that of Mr. John Kingsbury, manufacturer of carriages and sleighs of every description. This business was established thirty years ago by Kingsbury, Whitehead & Whitehead, who were succeeded by Kingsbury & Whitehead. Eventually in 1876 Mr. John Kingsbury purchased the property and became sole proprietor, since which period he has rebuilt his factory and greatly enlarged his business. The premises occupied, comprise one five-story building and another of three stories. The workshops are fully supplied with the latest improved tools and appliances known to the trade;



while employment is given in the various departments to twenty-five skilled and experienced workmen. Mr. Kingsbury builds to order or otherwise, all kinds of carriages, sleighs, etc. He is patentee of Kingsbury's famous Landau and Landaulette sleighs which are general favorites wherever introduced. Mr. Kingsbury is an acknowledged expert in the judgment and selection of all materials that enter into the construction of his carriages and sleighs. His carriages, sleighs, etc., are noted for their lightness, strength, elegance, finish and durability. Repairing of all kinds also receives particular attention, and is executed in a prompt and satisfactory manner at low rates. The trade of this house extends throughout Northern New York and the adjacent states, and is steadily increasing.

H. Van Heosen, Manufacturer of Carriages, Sleighs, etc., Nos. 122 and 124 Madison Avenue.—Among the enterprising manufacturers of carriages and sleighs in Albany, mention should be made of the well-known and popular house of Mr. Henry Van Heosen, which was established in 1863. The productions of the house include doctors' carriages, road wagons, phaetons, double and single-seated sleighs, etc., of every style and variety, and a specialty is made of fine work and repairing of all kinds. No establishment in Albany has been more prompt, energetic and enterprising, in keeping up with the improvements of the times, and only the best materials, carefully selected and well seasoned, are utilized in building vehicles of all kinds. Mr. Heosen is a practical carriage maker of long and thorough experience, and since he established this enterprise twenty-five years ago, has employed none but thoroughly qualified workmen. He is a native of Columbia County, but has lived in Albany for thirty-two years, and is an ex-alderman and highly respected.

Beverwyck Brewing Company, North Ferry Street, M. N. Nolan, President and Treasurer.—In the production of lager beer the achievements of Albany's principal brewers are worthy of special mention in this review of the commerce and industries of the city. At the present day lager beer is rapidly becoming the national beverage of the American people. When pure, manufactured of the best materials and by the most improved processes, beer is acknowledged by physicians and medical authorities to have excellent tonic and strengthening properties. A prominent and reliable corporation in Albany, engaged in the production of superior lager beer, is that of the popular Beverwyck Brewing Company, whose offices and brewery are centrally located on North Ferry Street. This brewery was founded by Messrs. M. N. Nolan, T. J. Quinn and M. Schrodt, and duly incorporated under the laws of the state of New York with a paid-up capital of \$150,000. Mr. Quinn died in 1878, and the business is now controlled by Mr. M. N. Nolan, the president and treasurer, and Mr. M. Schrodt, the general manager, and August Kampfer, secretary. The brewery, ice house, etc., are very superior buildings, fully supplied with all modern apparatus, machinery and appliances known to the trade. The pumps, refrigerators, immense vats, baudet cooler, boilers, etc., and in fact all its superior equipments are greatly admired by experts and practical brewers. Fifty experienced brewers and operators are employed, and the machinery is driven by a powerful steam-engine. The capacity of the brewery is 70,000 barrels, and during the past year the Beverwyck Brewing Company sold 60,000 barrels in Albany and its vicinity. The lager beer brewed here is unrivalled for quality, purity, flavor and excellence, and has no superior in Albany or elsewhere, while the brewery is a model of neatness and cleanliness. The beer of this famous brewery is preferred by thousands to any other lager, and the demand for it is steadily increasing in Albany and the neighboring cities. Messrs. Nolan and Schrodt, the officers, are recognized authorities with regard to everything appertaining to brewing, and are highly esteemed in business circles for their enterprise and integrity. Mr. Nolan is one of our public-spirited citizens, and has been elected twice mayor of Albany and also has been in Congress for one term. In conclusion, we would observe that the lager beer brewed by this company has ever met with the approbation of the best judges, while physicians recommend it as a thoroughly pure and healthy beverage, devoid of adulteration or deleterious elements.

E. T. Rice, Clinton Square Pharmacy, No. 13 Clinton Avenue.—Among the leading and most responsible members of the pharmaceutical profession in this city can be named E. T. Rice, who enjoys deservedly an AI reputation for accuracy and reliability. Mr. Rice, who is a gentleman of middle age and a graduate of the New York State Board of Pharmacy, is a popular member of the Albany and the State Pharmaceutical Associations. He established himself in business here about a quarter of a century ago, and during this period has enjoyed an excellent patronage. The store is commodious and finely appointed, and a large and carefully selected stock is constantly kept on hand, including everything in the line of drugs, chemicals, medicines, acids, extracts, herbs, barks, roots, proprietary remedies, sanitary preparations, mineral waters, medicinal wines and liquors; also a fine assortment of toilet articles, perfumery, soaps, sponges and druggists' sundries. Two competent assistants are employed likewise, the proprietor exercising close personal supervision over the prescription department; physicians' prescriptions and family recipes being here compounded from pure and fresh ingredients in the most careful and accurate manner in every instance. Mr. Rice also conducts another prosperous pharmacy at No. 829 Broadway, and altogether he does a flourishing trade. Mr. Rice served with distinction in the War of the Rebellion, and is now a member of Post 121, G. A. R.

Harper & Westcott, Wholesale and Retail Practical Plumbers, No. 114 State Street.—This is one of the most prosperous and substantial houses of the kind in Albany. The business was originally founded twenty-eight years ago by Mr. Henry V. Harper, and was conducted alone by him until 1881, when he admitted to partnership Mr. Horace F. Westcott, when the present firm style was adopted. The store and workshop occupied are amply spacious and are arranged in the most convenient manner for the required purposes. A large stock is constantly kept on hand, embracing pumps, water closets, bathing tubs, wash stands, and plumbers' requisites of all kinds; also, an extensive stock of iron drain-pipe of the very best

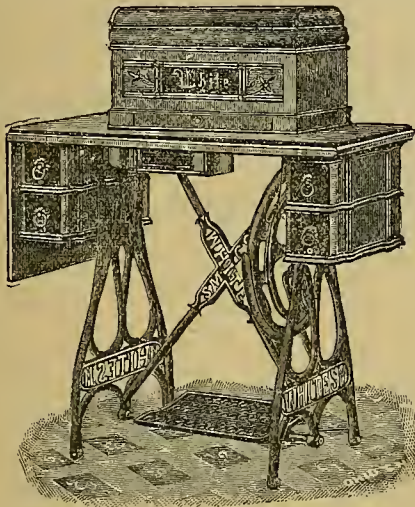
quality, together with all necessary branches, bends, stench-traps, etc. The pipe is superior to any other in the market, and will last for ages, being perfectly indestructible. Employing a large force of experienced hands whose operations they personally superintend, the firm give special attention to the execution of plumbing work of all kinds, paying particular care to sanitary work, in which they excel. Estimates are furnished, prices being regulated on the lowest basis of profit, while all contracts entered into are carried through to successful completion without loss of time. Messrs. Harper and Westcott have resided in Albany for many years. They are active members of the Master Plumbers' and the Builders' Associations, Mr. Westcott being secretary of the former organization.

Thomas C. Cooper, Flour and Provisions, Nos. 203, 205, 207, and 209 Hudson Avenue.—Mr. Thomas Cooper is one of the best known and most extensive pork curers and packers in this section of the state, and previous to establishing himself in business in 1885, he was for twenty-seven years a member of the firm of Crook, Palmer & Co., L. M. Palmer & Co., and McIntyre & Cooper. He is the largest dealer in flour and provisions in Albany, and gives employment to from ten to twenty experienced and able assistants. The premises occupied comprise two entire floors 100x150 feet in dimensions, wherein are all improved facilities for carrying on the business and executing all orders with promptness and efficiency. A full and complete stock of the choicest brands of family flour, smoked, dried and salt meats, canned goods, dried fruits, butter, cheese, lard, etc., etc., are constantly on hand, and all orders from dealers or wholesale patrons receive immediate attention and accurate fulfillment. Mr. Cooper is a native of this state and has lived in Albany for thirty-two years. He is a well-known member of the Board of Trade, and enjoys the highest reputation in mercantile circles, as well as the goodwill and esteem of his patrons.

Luke Cranney, Manufacturer of Trunks, etc., No. 639 Broadway.—One of the oldest-established manufacturing concerns in this community is the extensive trunk, valise, and lock establishment of Mr. Luke Cranney. It has been in continued and prosperous existence since 1830, when Mr. Clendenen first established the enterprise, which he conducted until succeeded by Mr. Cranney in 1870. The store consists of a neatly fitted up apartment 50x60 feet in dimensions, in which the stock is advantageously displayed and where every facility is at hand for the prompt fulfillment of all orders. In the manufactory six skilful hands are employed, and trunks, satchels, valises, travelling bags, etc., are made of the most durable materials and are warranted to be thoroughly reliable in every particular, and reasonable in cost price. Repairing is neatly and promptly executed, locks and keys are fitted, and orders by postal card receive immediate and satisfactory attention. Sample trunks and cases are made to order and repaired, and a liberal wholesale and retail trade throughout this part of the State is supplied. A specialty is made of custom work on trunks, valises, etc. Mr. Cranney is a native of Ireland, but has lived in Albany since 1868.

A. C. Fisher, Furnishing Undertaker, No. 161 South Pearl Street.—Mr. A. C. Fisher has had a practical experience as undertaker and embalmer of over twenty years. He was born thirty-eight years ago in Manchester, N. H., and graduated at the schools for embalming at Boston and Cincinnati. He is a member of the New England Undertakers' Association, and was for five years in the undertaking business at Concord, N. H., ten years at Milford, and five years at Manchester, N. H. In January, 1883, he came to Albany and purchased the business which had for a period of twenty years been so successfully conducted by Mr. P. Robbins at No. 161 South Pearl Street. The premises here are commodious and handsomely appointed. A full assortment of funeral equipments is kept constantly on hand, including rich caskets and coffins, and a fine class of undertaking goods generally at the lowest prices. Mr. Fisher has every facility for manufacturing to order any particular size or style of the article required, and exercises great care and consideration in the direction of funerals, and gives attention to the embalming of bodies. His charges are reasonable, a noteworthy fact in a profession where overcharges are so frequent. Orders by telephone or mail are immediately attended to. The telephone call to the store is 885, for Mr. Fisher's house 955-3. Mr. Robbins still holds a connection with this house, and either he or Mr. Fisher will be in attendance night and day.

White Sewing Machine Company, F. D. Cherry, Manager, No. 86 South Pearl Street.—For twenty years prior to 1876 the older members of the White Sewing Machine Company were engaged in the construction of sewing machines of various kinds. The spring of the centennial year closed a large contract for a company at that time prominent, and the idea was conceived to organize a company and manufacture a machine combining the better principles of sewing machine mechanism of the day. The White machine was produced. The White Sewing Machine Company of Cleveland, Ohio, was organized with a capacity to manufacture 200 machines per week. The White was a success from the beginning, combining so many good points—its light running, noiseless qualities, simple and durable construction were recognized at once—and the demand exceeded the supply to such an extent that additions to factory and machinery were made as rapidly as possible, until 2,000 machines per week were necessary to meet the unprecedented call. At present about 1,000 men are employed in the manufacture of the White. In the several branches, and immediately connected



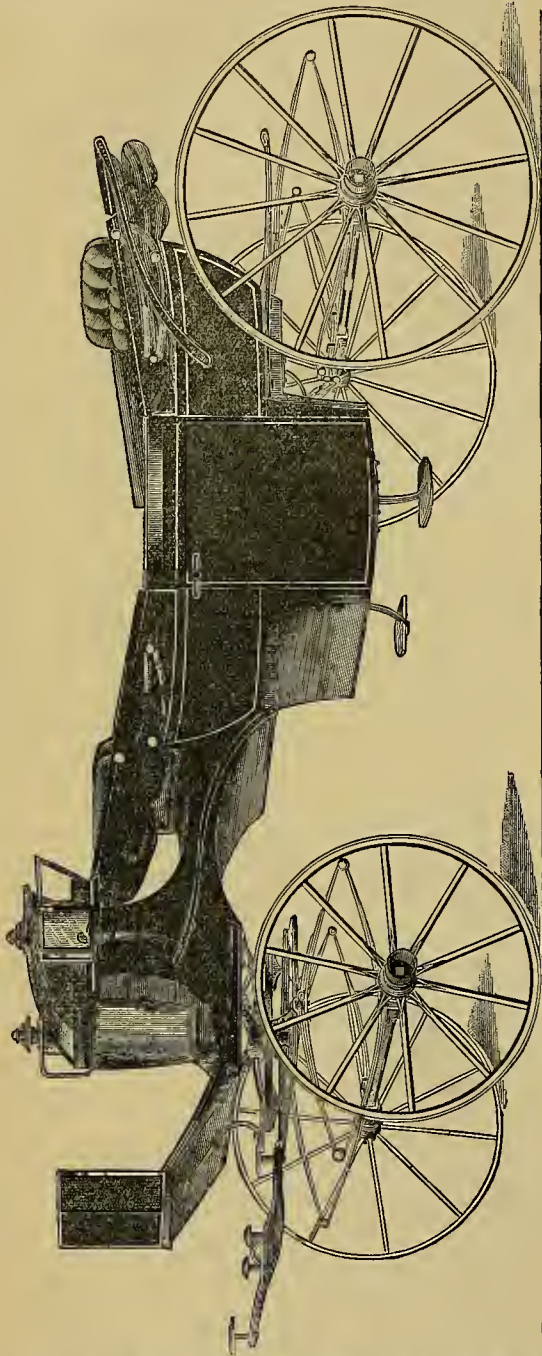
with the company are 1,000 more employes; add to this our 3,000 dealers and an idea can be had of the extent of the business and the position it holds as a benefactor of mankind. The majority of the employes are married, and, taking an average of four persons to a family, 20,000 persons are directly and indirectly obtaining a livelihood from the manufacture and sale of this machine alone. Energy, push and perseverance have been characteristics of the White Sewing Machine Company from the beginning. Each member of the organization has been an active worker, and all of the original members are still connected with the business, the officers being as follows: Thos. H. White, president; R. C. White, vice-president; M. L. Goss, secretary; F. M. Sanderson, treasurer. The White machines have found a market in almost every part of the globe. Sales-rooms have been established in every large city in the United States and Canada. Extensive branches in London and Paris distribute to all parts of Europe. South America, Mexico, Australia, New Zealand, China, Japan, Africa, Egypt, Turkey and East Indies are all growing markets for the White machine, over 800,000 being now in use. In the matter of improvements, new and convenient devices, the White sewing machine leads all other manufactures. With a motto of "Perfection, protection and popularity," its history is honest success. Antedating 1882 the White was for some five years sold in and around Albany by general dealers. Believing that better success could be attained by the establishment of offices for the exclusive sale of their machines, the White Company in April, 1882, opened their Albany branch and one year later the Troy store was opened. In both of these cities a profitable business is being done. Being possessed of unlimited means, this company is able to offer more favorable inducements to purchasers than any of their competitors, and an inspection of their goods and terms is respectfully asked.

H. Clarke & Co., Wholesale Dealers in Oysters, etc., No. 22 Dean Street.—The wholesale oyster trade centred in Albany has attained proportions of great magnitude, and its leading representative is the well-known and popular firm of Messrs. H. Clarke & Co., of No. 22 Dean Street. The house does a strictly wholesale trade, developed wholly on the legitimate basis of equity and enterprise. The business is the oldest in Northern New York, having been founded upwards of fifty years ago by R. Wilson & Co. In 1880, Mr. Clarke became proprietor, and largely increased the scope of the trade, securing influential connections as far away even as the Dominion of Canada. In 1886, Mr. R. J. Wands was admitted to partnership under the existing name and style, and as constituted, the house enjoys the best facilities of any in the trade. They are direct receivers every day from the most famous oyster growers of Fair Haven (Long Island Sound), and Baltimore (Chesapeake Bay), and are ready at all times to meet the heaviest demands. Their warehouse is a four-story brick building, No. 22 Dean Street, appropriately fitted up for the handling of oysters, and all orders receive prompt attention. Both as to prices and quality Messrs. Clarke & Co. offer substantial inducements which cannot be duplicated elsewhere. They handle the best grades of "standards" and "selects," and have introduced the paper pails in pint, quart and half gallon sizes, so deservedly popular with the public. They ship all over Northern New York, Vermont and into Canada. Mr. Clarke is an enterprising and respected citizen, who has early in life achieved a solid success. He is yet only forty years of age. As vice-president of the First National Bank, and as president of the Nebraska and Kansas Farm Loan Company he has manifested marked executive abilities, and faithfully discharges the duties thus devolving upon him. Mr. Wands is a native of this city and a young man of industry and integrity.

Smyth & Sons, File Manufacturers, Church and Herkimer Streets.—The leading manufactory of its kind in Albany is that so successfully conducted under the firm name of Messrs. Smyth & Sons, the well-known file manufacturers. The business was originally established in 1859 by the Sheffield File Works, who were succeeded by Messrs. Smyth & Son in 1878. The junior partner, Mr. F. S. Morris, died in 1887, and the business is now conducted by Mr. John A. Smyth as sole proprietor, under the same firm name and style. This gentleman was formerly in the business at Paterson, N. J., for many years, and is a thoroughly practical and experienced manufacturer. The business premises comprise two floors measuring 25 x 50 feet, and one floor 60 x 80 feet; divided into forging, annealing, grinding, cutting, hardening, finishing and packing departments; all equipped with the latest improved machinery for the purpose, operated by steam power, while steady employment is given to a force of eighteen skilled and expert hands. The range of manufacture comprises files of all kinds, and the skill, experience and judgment of the management has placed the house upon a footing that enables it to produce a file which must be pronounced first-class in every respect. The raw material used is the best English and American steel, carefully selected, with special reference to hardness and strength. The output is guaranteed to be unexcelled either for workmanship, finish, quality of material or durability, while its merit is best shown by the fact that a ready market is found for it in all parts of the Union. Mr. Smyth, the enterprising proprietor, is a native of England, and gives his business the benefit of his large practical experience.

J. Levy, Capitol Hat Store, No. 68 South Pearl Street.—It was a matter of congratulation among the residents of this community that so able and upright a business man as Mr. J. Levy should establish himself in their midst for the purpose of carrying on a trade in hats, caps, trunks, valises, etc., and ever since the inception of the business in 1870, he has enjoyed a marked degree of success. Two years ago he moved into his present quarters at No. 68 South Pearl Street, and stocked his store with new goods of all kinds, which are guaranteed to be the productions of the best-known manufacturers. The store is handsomely fitted up and the stock displayed therein is varied, and includes the latest novelties in men's and boys' hats, caps, etc., beside trunks, valises, umbrellas, furs and gloves. Mr. Levy makes a specialty of fur goods and pays the highest cash prices for raw furs. He is one of the best-known merchants of the city, and moved from Germany, his native country, to Albany twenty-eight years ago.

The James Goold Company, Builders of fine Carriages and Sleighs.—The famous James Goold Company of Albany was founded upon a small scale by the late Mr. James Goold, who, however had the greatest skill at command, and a thorough knowledge of the wants and requirements of fine trade. The result was that he



early built up a lively trade, and a demand arose for largely increased facilities. These were supplied by the erection of works upon the present site in 1838. A grave misfortune overtook the concern, for they were burned out the same year, but nothing daunted, Mr. Goold reconstructed them on the old site, and they form one of Albany's most esteemed industrial landmarks. The long and active

career of Mr. James Goold ended in 1879. He had revolutionized the trade and given enduring world-wide fame to the splendid Goold carriages. His grandsons continued the business and it has gone on increasing at a rapid ratio. In 1883 the important interests involved were duly capitalized under the appropriate title of "The James Goold Company," and, under the skilled and enterprising management of the executive officers, a trade of great magnitude is conducted. The president is Mr. William D. Goold, and the secretary Mr. Henry Goold. Both may be said to have been brought up in the business of carriage manufacturing, and there are none who excel, and few who equal them, in their intimate practical knowledge of every detail of construction. Their factory is three stories in height and 100 x 200 feet in dimensions, fitted up throughout with the latest improved machinery and appliances, the motive force being supplied by a fine steam-engine. Upwards of sixty hands are here employed in the manufacture of the finest carriages of every style,—victorias, surreys, broughams, coupés, coaches, phaetons, "T" carts, light buggies, etc. Only the best materials are used; the firm select their woods and iron work with the utmost care. They design special improved vehicles that elicit the admiration of all who see them and which are perfect in build, upholstery, rich finish, specially fine painting and varnishing, and decorated in a manner reflecting much credit on the firm's taste. Though superior, the prices compare favorably with those for fine carriages quoted elsewhere, and Messrs. Goold ever maintain the same high standard of excellence. Theirs is a trade remarkable for its character and extent. They sell to the best classes of the community all over the United States, England, Russia, Germany, South America, etc., and wherever in use the Goold carriages invariably give the utmost satisfaction. Mr. Henry Goold is a civil engineer by profession, but the engrossing claims of the company's great and growing business retain his attention and both he and the president, Mr. W. D. Goold, ably and faithfully discharge the onerous duties devolving upon them.

Paddock & Vine, Sporting Goods, No. 1 Green Street.—The leading headquarters for sporting goods in this city is unquestionably the admirably conducted and well equipped emporium of Paddock & Vine, being the Albany depot for A. G. Spaulding & Bros.' base ball supplies, hunting and fishing tackle, lawn tennis outfits, etc. Here can always be found a complete and first-class assortment of everything comprehended under the general head of "sporting goods" at New York city prices. This flourishing store was established about thirteen years ago by W. G. Paddock, who conducted it alone up to May 1887, when he took into partnership E. W. Vine, and thus was constituted the pushing and prosperous firm whose name heads this sketch. They occupy for the storage and display of goods four commodious floors, nicely fitted up and tastefully arranged, and an extensive and A1 stock is kept constantly on hand, comprising besides everything in the line of A. G. Spaulding & Bros.' base ball supplies, fishing tackle, hunting equipments, lawn tennis, croquets, etc., etc.; also cycles, bicycles, tricycles and kindred apparatus, boxing gloves, fish poles, athletic outfits, fire-arms and a multifarious assortment of sporting goods. Two polite and efficient clerks attend to the wants of purchasers, while an experienced outside salesman is also employed, and the trade, which is both wholesale and retail, is large and substantial and grows apace. Messrs. Paddock & Vine, who are both natives of this city, are popular and esteemed members of the Albany Wheelmen, the Cyclist Touring Club, the Albany Fencing Club, and several other social and sporting clubs.

McCann Bros., Boots and Shoes, No. 108 South Pearl Street.—Messrs. McCann Brothers have been engaged in this line of business for the past six months and have, in so comparatively brief a period built up a widely extended and liberal trade. Their store comprises a handsomely fitted-up and systematically arranged apartment of ample dimensions. Here may be found a fine assortment of stylish boots and shoes, slippers, ties, canvas shoes, rubber goods, etc., which are guaranteed to be satisfactory in fit, style, comfort and elegance, and may be purchased at the lowest prices consistent with fair dealing. Messrs. Fred and Frank McCann, the individual members of the firm, are young men, natives of Albany. Mr. Fred McCann has had a thoroughly practical experience in the boot and shoe trade.

John Horn & Sons, Carpeting, Oil Cloths, etc., Nos. 85 and 87 South Pearl Street.—Identified with the carpet trade for the past quarter of a century, this house has gained a commercial ascendancy second to none in its line of trade. The concern was founded in 1863 by the senior member of the firm, Mr. John Horn, who was born in Thrier, Prussia, sixty-five years ago. He is a practical carpet weaver and designer by trade, and left the fatherland for the United States thirty years ago. For twenty-six years he has resided in Albany and is one of the best-known business men in the city. The business was started in a small way, and by diligence and enterprise has been built up to large proportions. Six years ago Mr. Horn took his sons, Jacob J. and Joseph C. Horn, into partnership. The former was born thirty-three years ago in Helenaberg, Prussia, and the latter twenty-eight years ago in Pittsfield, Mass. Both were reared in the business, with every detail of which they are thoroughly familiar. The firm occupy a very commodious building purchased by them five years ago at a cost of \$27,000. The store has a frontage of 40 feet and a depth of 150 feet, and is neatly arranged. The stock is large and complete, comprising carpets, oil cloths, linoleum, mattings, rugs, mats, window shades, etc. A very rich and attractive display is made in every line, and housekeepers and others will be sure to be benefited by a visit to the establishment. The firm have in the rear of their store a well-equipped factory for the manufacture of list carpets, in which department they have a large and growing trade.

Charles H. Van Allen, Insurance Agent, Nos. 80 and 82 State Street.—The fire insurance companies of the United States must always take a prominent position in the business world as institutions, practical, beneficent and indispensable to the present state of civilization. Many of our leading companies place their interests in the control of gentlemen who have secured honorable reputations in this important branch of business. Prominent among these in Albany is Mr. Charles H. Van Allen, whose offices are centrally located at Nos. 80 and 82 State Street. For several years Mr. Van Allen was connected with the Continental Fire Insurance Company, of New York. In 1882 he established his present agency, and represents for Albany and Rensselaer counties, the following first-class companies, viz.: Niagara, of New York; Long Island Insurance Co., of Brooklyn; St. Paul Marine Insurance Co., of St. Paul, Minn.; and the Standard Accident Co., of Detroit, Mich. As a practical and experienced underwriter, Mr. Van Allen offers substantial inducements and advantages to the public, including low rates and liberally drawn policies, while all losses sustained are equitably adjusted and promptly paid through this agency. Mr. Van Allen is at all times prepared to take entire charge of the insurance of properties, placing and distributing risks among sound companies only, renewing policies when unpaid, and generally relieving the business community of all care in this important respect. As a responsible and energetic insurance agent, Mr. Van Allen enjoys the entire confidence of the business community.

CITY OF TROY.

THE beautiful, progressive and flourishing city of Troy is favorably located on the east bank of the historic Hudson, at the head of the steamboat navigation of that noble river. It is six miles north by east of Albany, and one hundred and forty-eight miles from New York. The city is compactly built upon a somewhat elevated plain extending from the river back to a range of hills terminating abruptly about a mile east. These hills rise to an altitude of from three hundred to four hundred feet, and while their slopes are dotted with public institutions of commanding proportions, mansions of architectural grandeur, etc., they offer charming views of the enchanting surrounding vales, dells, meandering rivers, etc., fringed beyond by sky-kissing upheavals of nature. The hills, hedging in the busy, growing city, stand like sentinels keeping watch and ward over manufactories filled with whirring wheels of machinery, and over numerous and ever active marts of commerce, receiving from and shipping to every part of the world the products of the soil and the mechanism of skilled craftsmen in all branches of industrial enterprise. Even the very hill tops are capped by palatial residences, busy factories, sanctuaries with heaven-pointing spires, and streets lined with abodes of toiling members of the community and with stores packed with commodities essential to the subsistence and enjoyment of life.

The city is mostly built north of the Poesten kill and extends along the banks of the Hudson for a distance of about three miles. The latter river, being a curve here, has given that form for a considerable distance, to the principal business thoroughfare, River Street, which runs along its eastern bank. With the exception of this thoroughfare the streets are regularly laid out, intercepting each other at right angles. They are generally sixty feet wide, are well paved and cleanly kept, and are liberally lined with healthy, wide-spreading shade trees, especially those in the residential sections of the city. Having a declivity varying from fifty to two hundred feet from the hilly slopes on the eastern side of the city to the Hudson River, and with an intersecting system of well built sewers nearly a hundred miles in length, the drainage is about as perfect as could possibly be desired by any community fully alive to the indispensable necessity of guarding the health of the people by the adoption of the best sanitary regulations and provisions that modern science can suggest. Coupled with these advantages, the city is in possession of a water supply that for quality and sufficiency may well be the envy and admiration of less favored communities. This supply is an inexhaustible one, and is drawn from the Mohawk River. It is doubled filtered ere it is carried a distance of over ten miles through mains and pipes and distributed to the residents of the city.

THE GROWTH OF THE CITY.

Like most other large and populous communities that of Troy has its story to tell of drawbacks to growth by ravages and desolation of the fire fiend in the days of its infancy, when buildings were not, as now, chiefly composed of brick and stone, but invariably of wood, at all times an inviting

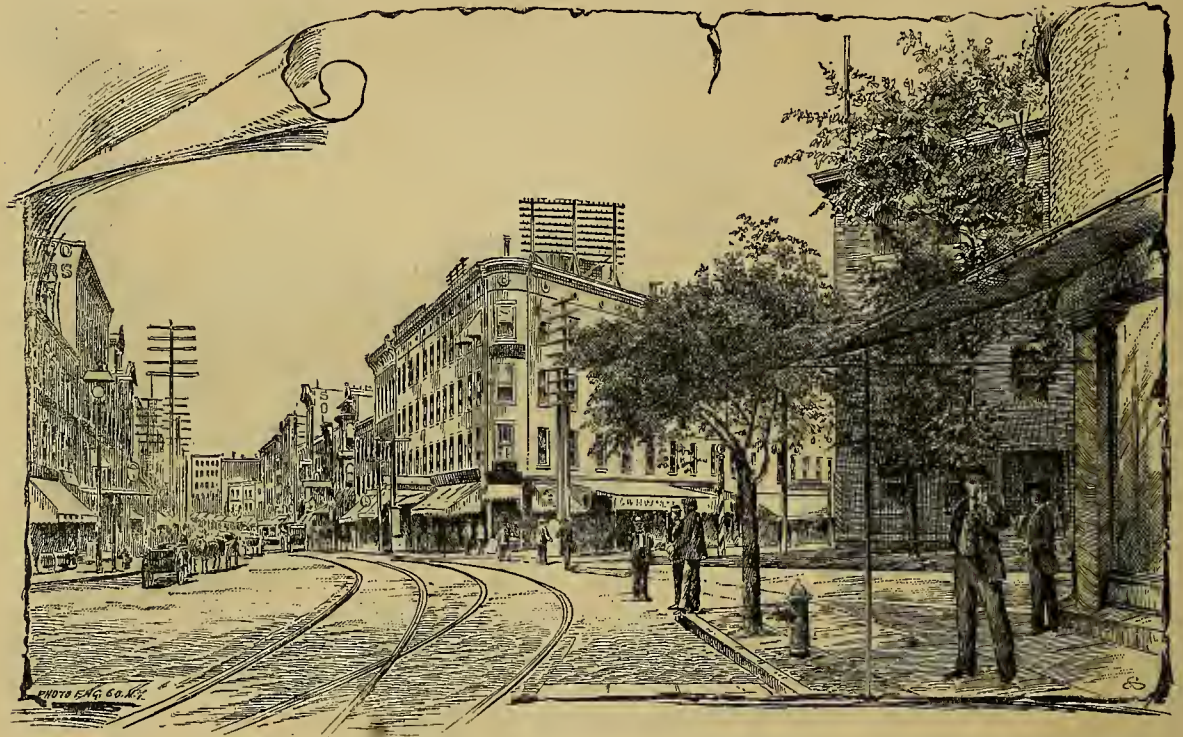
prey to a conflagration. In June, 1820, four years after the granting of the city charter, a fire broke out and destroyed the largest and most important part of the city. This was a terrible blow to the young and hitherto prosperous little community, but the men of those days possessed that admirable attribute known as "grit," and severe as the calamity was, they in a few years reared on the ashes of their former edifices new buildings, new enterprises and industrial establishments of a varied character that brought an influx of energetic workers from other sections of the country to help make Troy known all over the land as one of the most enterprising and prosperous cities in the Union. The population has had a steady increasing growth from the first decade of the present century, and the city promises to long retain its present distinction among the most flourishing industrial and populous centres of the Empire State. In 1810, the census showed there were then within the limits of the municipality 3895; in 1820 this number had increased to 5264; in 1830



RIVER STREET—FROM MARKET SQUARE.

it had grown to 11,405; in 1840 to 19,334; in 1850 to 28,785; in 1860 to 39,235; in 1870 to 46,463; in 1880 to 56,547; and it is computed that the next census will show a residential population of close upon 80,000. Troy, too, is surrounded by very populous and thriving suburbs, possessing great manufacturing and mercantile enterprises that contribute materially to her growth and prosperity. Chief among these vicinal offshoots of the city are West Troy on the opposite bank of the city; Green Island, with its busy factories and workshops; Lansingburg, which is yearly increasing its commerce and adding to its industrial establishment; and Cohoes, which is distinguished by having within it, on the banks of the Mohawk River, the largest cotton and underware manufacturing concerns on the American continent. Troy itself has, within the past two years, displayed in every department of commerce and manufactures an unusual spurt of activity and enterprise. New buildings of every description, for residences, works and commercial emporiums, have been reared on every hand, and sound progressive business management permeates the entire community. This, coupled with the fact that Troy occupies an exceptionally advantageous

location in respect of great natural facilities for the economical conduct of its great and varied manufacturing enterprises, and that it possesses ample transportation facilities by land and water with every part of the continent, accounts for the evidences of thrift and prosperity to be found on every hand. Her situation is such that Troy commands a far reaching and invaluable system of transportation, that secures to her rates of the most favorable character on freight bound in any direction. Located on the bank of the Hudson, and contiguous to the Erie and Champlain canals, and having navigable facilities with the great lakes of that name, and an uninterrupted passage to the Atlantic Ocean, Troy has a waterway to all parts of world. In addition to shipping facilities by water, there are five lines of railway centering here, and a double belt line of railway around the city, connecting with Albany, West and South Troy and Green Island. This transportation service gives the city eight miles of railway front and seven miles of river front,



RIVER STREET—FROM FULTON MARKET.

nearly all of which is occupied by factories or is available for business sites. With all its rapid growth the city has maintained a high standard of healthiness, for with its estimated population of 80,000 the rate of mortality is but twelve per thousand. This is a showing that but few other cities in the country can compare with.

THE CITY GOVERNMENT.

A subject of vital importance in the growth of the business interests of a city is its government, and largely upon the character and wisdom of the legislation and the faithful execution of the laws does a prosperous condition of affairs depend. The legislative branch of the city government is composed of a board of aldermen, with whom originate the city laws, and upon whom rests the approval of the appointments of the mayor. In the latter is vested the executive

powers of the city. The chamberlain is the treasurer, and the comptroller is at the head of the finance department. The city is divided into thirteen wards, each of which elects two members to the board of aldermen, the president of which is Mr. George H. Mead, the office of city clerk



FEDERAL BUILDING.

being filled by Mr. John J. McCormick. The election is held on the first Tuesday, after the first Monday, in November, in each year, and the city government is organized on the first Tuesday after the election. The meetings of the aldermen are held on the evenings of the first and third Thursdays in every month at the City Hall.

The headquarters of the police department are located in the City Hall, and there are three police precincts.

The fire department is thoroughly efficient, and reflects the greatest credit on the city. It is under the control of a board of commissioners, and the office is in the Arba Engine House, on the corner of Third and State streets. The city is covered with the fire alarm telegraph system, with alarm boxes at convenient points. There are eight engine and one hook and ladder companies.

EDUCATIONAL FACILITIES, CHURCHES, ETC.

In the important particular of school facilities Troy is abreast of the foremost cities of the State and Union, and in the efficiency of the school system the Trojans justly pride themselves. The schools are model institutions of their kind, and supplied with all the modern appliances and facilities for imparting instruction in the higher, as well as the elementary branches of education.

The influence of a vigorous, able and elevated press as an educator would be readily inferred in connection with such a growing and public spirited city as Troy. The facts fully bear out the inference. Nor is the press influence limited to the immediate city, but extends to all the



BIRDS-EYE VIEW OF TROY.

surrounding country. The *Telegram* is the only morning daily published in the city, and is republican in politics. The *Troy Press*, *The Times*, and *The Standard* are afternoon papers, and have each a large and well established circulation. The weekly papers are *The Ray*, *Sunday Observer*, and *Budget*. Altogether the press of Troy is conducted with ability and dignity, and in a commendable spirit.

Troy has reason to be proud of its sanctuaries, and many of the ecclesiastical edifices are structures possessing architectural beauty and attraction.

The Trojans have several handsomely laid out cemeteries, where lie interred those of a past generation.

BANKS, PUBLIC BUILDINGS, ETC.

The banking facilities of Troy are among the most potent agencies in building up the trade and industries of the city, and are consequently an important factor in her prosperity and growth.

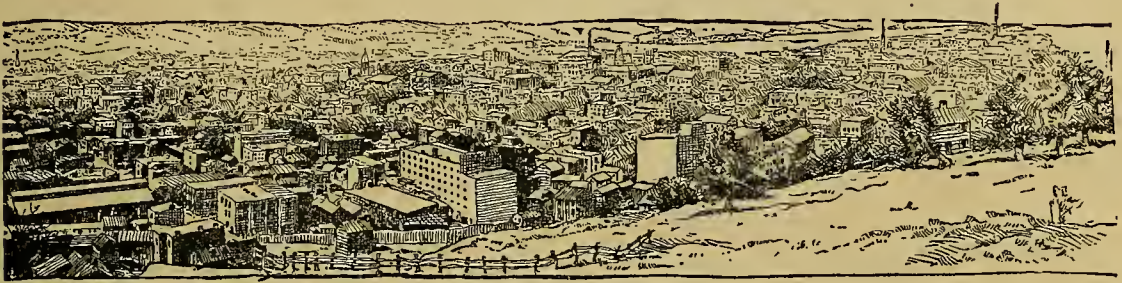
The banks of Troy are: The National Bank, Central National Bank, United National Bank, Manufacturers' National Bank, National State Bank, Union National Bank, Troy City National Bank, Mutual National Bank, also the State's Savings Bank, and the Troy Savings Bank, besides several private banking firms. The combined capital of these institutions is about \$3,000,000.

Troy has many large, handsome, public buildings that are models of architectural beauty

and taste. Among the prominent edifices of a public character is the City Hall, situated on the corner of Third and State streets. The corner-stone of this building was laid on Nov. 15, 1875, and the edifice is roomy, well appointed and occupied by the city officers. The Academy of Music is one of the attractions of the city, and one of the best appointed in Northern New York. The Court House for the county of Rensselaer is on Second Street, and is a fine, handsome structure of Sing Sing marble, and here are all the offices of the county officials. The new State Armory on the south-east corner of River and Ferry streets is a substantial, imposing brick edifice. There are many other prominent and important buildings, blocks, etc., and all reflect the greatest credit to the city.

MANUFACTURES AND COMMERCE.

It is an admitted fact that the true foundation of a city's prosperity is in its manufacturing industries, for where prosperity rests solely on commerce it must necessarily be ephemeral. By reason of its favorable geographical position, its transportation facilities, and other advantages, Troy is in every way admirably adapted for becoming even a more important manufacturing centre than it is to-day.



BIRDS-EYE VIEW OF TROY.

At present there are located here over 200 factories, which afford employment to nearly 25,000 artisans, whose wages reach an amount of about \$250,000 weekly. Troy has twelve of the largest collar, cuff and shirt manufactories in the world, four of the largest stove factories, two of the largest establishments for the production of street and railroad cars, the largest horseshoe and rivet concern in existence, covering one mile of buildings, and the largest steel and iron works in the state, these works affording employment to over 3000 mechanics.

The important manufacturing interests are embraced in the following:—Iron, Engines and Machinery, Oil Cloth, Carpets, Valves, Knitted Goods, Shirts, Street and Railway Cars, Flour, Grain and Feed, Granite and Marble, Handkerchiefs, Laundry Machinery, Paper Boxes, Packing Cases, Steam Laundering, Curry Combs, Files, Knitting Machinery, Wire, Galvanized Iron, Paper Boats, Crackers and Biscuit, Carriages, Sulkies, Paints and Oils, Saddlery Hardware, Agricultural Implements, Mowing and Reaping Machinery, Doors, Sash and Blinds, Ale and Beer Breweries, Brushes, Ladders, Oil Vitrol, Fertilizers, Surgical Instruments, Civil Engineering and Astronomical Instruments, etc.

The wholesale and retail commerce of the city covers a large extent of territory, thickly settled and wealthy, and is conducted with push, enterprise and success. The wholesale mercantile houses here have made great exertions for the trade of northern New York, western Massachusetts and Vermont, and have succeeded in getting their portion of the trade of the territory mentioned. There are many important jobbing houses here, and the trade is in a very flourishing condition, some

of the houses carrying as large a stock of goods as can be found in the metropolis. The Saddlery-Hardware, Grocery, Drugs, Dry Goods, Hardware, Boots and Shoes, Paper, Paints, Oils, Glass, Books and Stationery, Wines and Liquors, Cigars and Tobacco, Leather and Lumber, is especially large.

TRANSPORTATION FACILITIES.

Troy, as we have before remarked, possesses most valuable transportation facilities. Those of an urban and suburban character consist of nearly twenty miles of street railway, which connect the city with Lansingburg, Waterford, Cohoes, Albia, West Troy, Green Island, Watervliet and other suburban towns. These places are also connected with the city by fine carriage roads and by steam cars, the Fitchburg, the D. & H., the Hudson River and the Belt Line railroads running trains almost continually throughout the day and night. Troy has easy access to all the great highways of navigation in the country, by the Hudson River and the Erie and Champlain Canals. Passenger and freight boats are run continuously between Albany and Troy, and between Troy, New York and other cities on the Hudson. The Union Railway Depot is used for the joint accommodation of the great railroads that center here, viz: The New York Central and Hudson River (uniting at Schenectady with the other branch from Albany), the Delaware and Hudson Canal Company's Railroad, the Troy and Boston Railways, the two latter running northerly through eastern New York and western Vermont and connecting with roads to Plattsburg, Burlington, Montreal, etc. The Central Vermont Railroad forms a direct connection here for Bennington, Manchester, Rutland, Burlington, St. Albans, Montreal, etc. The Troy and Boston Railway forms a direct route to Boston, via Hoosac Tunnel, the longest tunnel in the world.

WHAT TROY AFFORDS.

Troy, with her large and increasing population, her populous surrounding country, her large and varied manufactures, her wholesale and retail mercantile enterprises, and her many other advantages briefly pointed out in these pages, affords a splendid field for the capitalist and the manufacturer in which to locate as a base of operations for every channel of trade, offering the most brilliant prospects for the future to the investor, and affording in her educational, moral, social and sanitary advantages an eminently desirable place for residence. The majority of the representative concerns will be treated of fully in the following pages.

CITY OF TROY.

Harmon, Rice & Co., Wholesale Lumber Dealers and Manufacturers of Pine, Spruce and Hemlock Lumber, No. 112 Sixteenth Street, West Troy.—It is an admitted fact that the lumbering interests of the United States form a very important item in the general aggregate of our country's business. The rapid growth and development of the lumber business has been largely brought about through the agency and enterprise of such houses as that of Messrs. Harmon, Rice & Co., at West Troy, who are widely known as extensive wholesale lumber dealers and manufacturers of pine, spruce and hemlock lumber, and whose office is on Central Avenue, with saw and dressing mills at Canton, N. Y. The business of this house was founded in 1864, by Messrs. Harmon & Gillespie who were succeeded in 1878 by Messrs. Harmon & Rice, the present firm being organized in 1886. The yards of the firm in West Troy have a frontage of 600 feet on the canal, and a very heavy and valuable stock is here carried, consisting of pine and spruce lumber of the best known varieties. Their stock of pine is received direct from Canada, Minnesota and Michigan in immense quantities. The firm is an important factor in supplying the great Eastern territory with lumber from the pineries of the West, and, with their extensive manufacturing facilities at Canton, are in a position to conduct all branches of the business under the most favorable conditions. The connections of the house are such that all orders are promptly filled, and the entire stock is received direct from the best producing sources, while all kinds of dimension lumber are cut to order at the shortest possible notice. The mills at Canton are operated by this firm under the title of the Canton Lumber Company, and turn out from 10,000,000 to 12,000,000 feet annually. The policy upon which the business of this house is conducted is characterized by liberality and a careful fostering of the interests of all patrons, so that transactions once begun are made not only pleasant for the time being, but are of such a nature as to become thoroughly profitable and permanent. The members of the firm, Messrs. J. H. Harmon, David Rice and J. H. Gannon, are natives of New York State, highly esteemed in this community as solid and substantial citizens, and the business over which these gentlemen preside has been developed to its present magnitude by their enterprise and ability, and their success and prosperity has been well deserved.

Troy Agricultural Warehouse and Seed Store, Morrison & Halstead, Proprietors, Foot of Grand Division Street.—The leading agricultural warehouse and seed store in Troy is that of which Messrs. Morrison & Halstead are the esteemed and enterprising proprietors. The business is a very old one, known to and patronized by three generations of the people of the wide area of territory tributary to Troy. The late Mr. Henry Warren started the business in 1842. In 1864, Mr. George M. Taylor was admitted under the name and style of Warren & Taylor. The trade had grown to large proportions, and in 1869, the firm removed to the present commodious premises foot of Grand Division Street. The decease of Mr. Warren occurred in 1881, and that of Mr. Taylor in 1882. In the latter year, the business was purchased by Mr. Louis S. Crandall and Mr. George H. Morrison who energetically carried it on under the name and style of Crandall & Morrison. On August 1, 1885 Mr. George H. sold out his interest to his brother Mr. Leonard Morrison, and in January, 1888, the present firm was formed by the admission of Mr. Halstead. This is leading headquarters for farming implements, lawn mowers, pumps, drain pipe, and the best fertilizers. The famous Amherst grindstones form a special feature; all sizes and varieties of grit being carried for manufacturers' mechanics' and farmers' use. The Berea, Independence and Huron grindstones, along with those of Amherst form a stock from which the most critical can secure what

he wants. Nowhere in Troy, can such a heavy stock and comprehensive assortment of field and garden seeds be had as here, all being of special choice growths, fresh and clean. The firm sell large quantities of grass seeds (Timothy and Clover) for lawns, and garden and flower seeds. They also carry the best brands of agricultural implements and machinery, including Walter A. Wood's mowers, reapers, binders, and rakers, the Royce reapers, champion seed drills, new champion hay rakes, garden rakes, hoes, forks, etc. They handle the popular Auburn farm wagon, much the best for general use, also they are sole agents for Lister's celebrated fertilizers, of standard reputation. The firm are also manufacturers' agents for vitrified sewer pipe, and deal generally at wholesale and retail in all the above lines of goods. Here is an entire four-story brick building, entirely devoted to agricultural requisites, and no firm has developed a heavier trade, or controls a more influential patronage all through northern New York, Vermont, Massachusetts, etc. The proprietors are natives of Troy, possessed of vast practical experience, perfected facilities and ample resources, and Troy is to be congratulated upon having permanently located in her midst such a representative and ably conducted commercial establishment.

Peter Grant, Steam Marble and Granite Works, Corner North Second and Federal Streets.—These works are the largest of the kind in Troy, and the proprietor is recognized as the leading exponent in the manufacture and sale of marble and granite in this city. He established himself in business here in 1859, and in 1867 erected the present works. These comprise a three-story brick building, 50-x 80 feet in dimensions, thoroughly equipped for sawing, rubbing and polishing, with improved machinery, and containing a splendid sample stock of the class of work here produced. The output includes American and Scotch granite monuments and headstones, marble counters, cabinet and plumbers' slabs, baptismal fonts, mural tablets, mantels and grates, open fire-places and tiles for hearths, in great variety; and American and Italian marbles of the finest description, and cemetery work of all kinds. The proprietor has unequalled facilities for furnishing marble or granite monuments of every grade, from the plainest to the most elaborate, on easy terms, and devotes special attention to cemetery and memorial work. He imports largely of Italian marble and Scotch granite for statuary work, and handles the best varieties of light and dark granite from the quarries of Vermont and Massachusetts. Specimens of his handiwork in designing monuments exhibit decided genius, and attract widespread admiration for artistic workmanship in their execution. Mr. Grant is a well-known and popular Trojan, and an expert and accomplished master of his art.

James H. Lloyd, Artist Photographer, No. 44 Third Street.—Mr. James H. Lloyd, artist photographer, is by general consent the leading exponent of the art here in Troy. The pictures leaving this establishment are all in every feature of merit, in fidelity, style, execution and finish, and no pains are spared to render the utmost satisfaction in every instance to patrons. Mr. Lloyd, who is a gentleman of thirty-five and a native of Albany, is a practical and expert photographer of many years' experience, and is a thorough master of the art in all its branches. He was engaged in business on his own account at Waterford prior to establishing himself in this city, in 1882. Mr. Lloyd occupies commodious and finely appointed quarters, and has in service all the latest improved apparatus and general appurtenances, while five efficient assistants are in attendance. Photography in all its branches is executed in the highest style of the art, special attention being given to artistic portrait work, crayons, pastel, oil, water colors, etc.

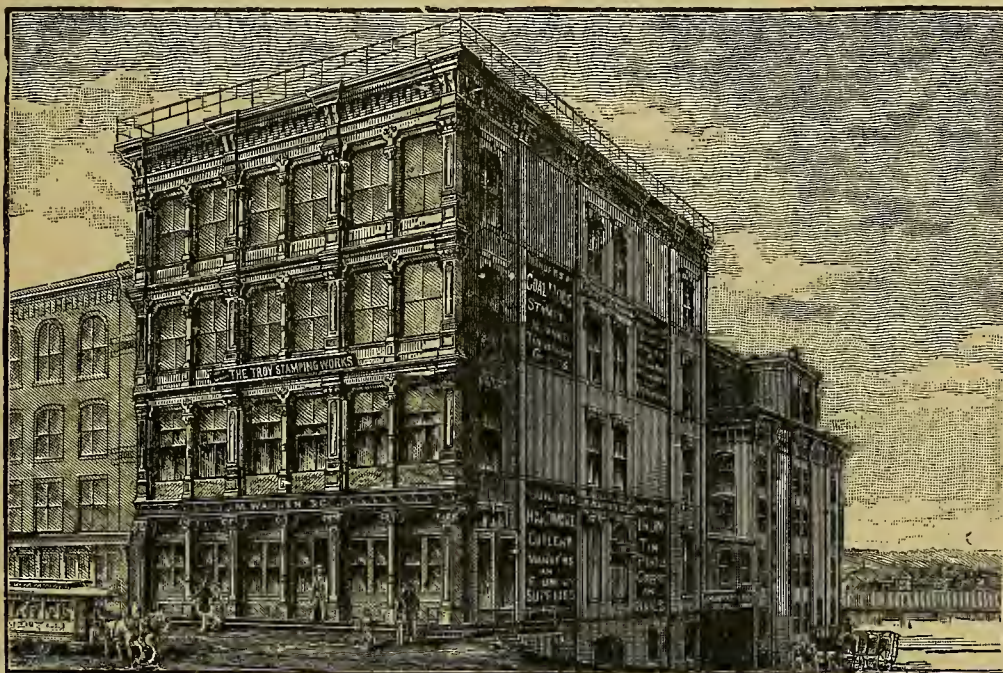
Troy Steel and Iron Company, River and Madison Streets.—It would be practically impossible, outside of the limits of a special volume of its own, to do anything like real justice to that colossal enterprise conducted in this city by the Troy Steel and Iron Company. Neither would any account of the varied industries of Troy be complete without containing at least some account of these works, and for these reasons the following brief statement of the company's facilities must be taken in place of what we should prefer to make a complete history of the business. The first site within the limits of the city selected for the erection of iron works was on the banks of the Wynantskill, by John Brinkerhoff of Albany, in 1807. The nail factory then erected was purchased in 1826, by Erastus Corning of Albany, for \$5,280, and was named the Albany Nail Factory. The firm of Norton & Corning was soon after formed by John T. Norton and Mr. Corning, and in 1838 the firm became Corning, Horner & Winslow, by the retirement of Mr. Norton and the accession to partnership of Messrs. James Horner and John F. Winslow. The establishment was then called the Albany Iron Works. In 1839 the first puddling, or making of wrought iron from pig iron, was undertaken at these works. In 1849 a steam mill was built and put into operation. The firm of Corning, Horner & Winslow was succeeded by that of Corning, Winslow & Co., Gilbert C. Davidson and Erastus Corning, Jr. being admitted as co-partners. In 1864 the name of the firm was changed to Cornings & Winslow, and in 1867 to Erastus Corning & Co. Under this management the water-mill, the spike, bolt and rivet factory, the nail factory and Mechanics' Hall, on the north bank of the Wynantskill, and the steam mill, the Star forge, the machine and blacksmith shop, the laboratory and other buildings, south of the Wynantskill, and on the west side of the Greenbush road, were built and included under the name of the Albany Iron Works. It was at these works that some of the iron for the Galena was made in 1861. On October 4, of the same year, the contract was signed by the officers of these works which resulted in the construction here of the iron for the famous Monitor, which was launched at Greenpoint on January 30, 1862—the one hundred and first working-day from the date of the contract. On Sunday, March 9, following, the memorable action between the Monitor and Merrimac took place in Hampton Roads. Five days later the government made the last payment to the enterprising contractors whose perseverance and industry gave to the United States in the darkest period of the war the means of saving her navy from total destruction. When in England, in 1862, Mr. Alexander L. Holley, of Troy, heard so much respecting Henry Bessemer's discovery of a process by which pig-iron was decarbonized to convert it into steel, that on his return he induced John A. Griswold and John F. Winslow, of the Albany Iron Works, to become his partners in purchasing the American patents, and in the following spring Mr. Holley obtained the right of making Bessemer steel in America. The first conversion of iron into steel was accomplished by Messrs. Winslow, Griswold & Holley at their two and a-half ton plant, called the Bessemer Steel Works, on February 16, 1865. The success of their operations induced this firm to enlarge the works in 1867 with a five-ton plant. John A. Griswold & Co. soon after became proprietors, Mr. Winslow having conveyed his interest to the co-partners, John A. Griswold, Erastus Corning, Sr., Chester Griswold and Erastus Corning, Jr. Thus it will be seen that the Bessemer works in this city are the pioneer steel works in America, while the quality of the steel here manufactured still bears the highest reputation in every part of the continent. These works now embrace the converting building (a ten-ton plant) the melting house, the blooming mill, the machine shop, the boiler and engine house, and other smaller structures. About 1861 the rolling mill and other property belonging to the Rensselaer Iron Works became the property of John A. Griswold & Co., and on March 1, 1875, by the consolidation of the interests of Erastus Corning & Co. and those of John A. Griswold & Co., the Albany & Rensselaer Iron and Steel Company was formed, with Erastus Corning, president; Chester Griswold, vice-president; Selden E. Marvin, secretary and treasurer; James E. Walker, general manager; and Robert W. Hunt, general superintendent. The brick building on the north side of the Poestenkill, 100 x 400 feet, known as the rail mill, was erected in 1870, by John A. Griswold & Co., under the supervision of George Babcock, then superintendent of the works. It is in this building that the various processes by which steel blooms or ingots from the Bessemer works are made into railroad rails. The merchant-iron mill, also on

this river, is a brick building, 125 x 320 feet, built under the same management. On July 25, 1885, the articles of incorporation of the Troy Steel and Iron Company were filed; capital stock, \$2,500,000, Erastus Corning, Le Grand B. Cannon, Selden E. Marvin, Alexander J. Leith, H. H. Rogers, Benjamin Brewster, and Chester Griswold, trustees. On August 25, that year, the stockholders elected Chester Griswold, president; Erastus Corning, vice-president; Selden E. Marvin, secretary and treasurer; and appointed Robert W. Hunt, general superintendent of the works. On the organization of the company, Erastus Corning conveyed to it Breaker Island and the north part of Hillhouse Island, in the Hudson, opposite the Bessemer works. On those islands the company began erecting September 1, 1885, three blast furnaces, 80 feet high, with boshes eighteen feet in diameter; each furnace having three Whitwell bricked hot-blast stoves connected therewith. The plant also embraces seven blowing engines discharging 12,000 cubic feet of air in a minute, driven by steam from sixteen Heine safety boilers. Each furnace has a casting house, 150 feet long, built of brick. The engine house, located north of the furnaces, is a brick structure 150 feet long, and the boiler house adjoining it, 153 feet. The stock house, constructed of iron, is 100 x 300 feet. The wrought iron chimney of the plant is 200 feet high. A wharf, 500 feet in length, is built along the east side of Breaker Island, and the plant on this island has a capacity of producing 3,150 tons of iron weekly. A branch track of the Delaware and Hudson Canal Company's railroad has been constructed from the main road switch to this island, for the transportation of ore and other materials used by the company, while a steam ferry-boat, 90 feet long is used to convey cars laden with iron from the furnaces on the island across the river to the Bessemer works, where the iron is converted into steel. In the different buildings of the company's mammoth works are seven double and fourteen single puddling furnaces, fifty heating furnaces, thirteen trains of rolls, and more than thirty-five steam engines of different sizes. In brief, the entire plant covers an area of a parallelogram three-fourths of a mile long by one-fourth of a mile wide; the capacity for producing annually steel rails sufficient to track a road extending from Troy to Chicago; requiring annually 100,000 tons of coal; employing a force of three thousand men, and paying yearly wages amounting to \$1,500,000. The principal products of the Troy Steel and Iron Company include the celebrated Troy steel rails, together with iron and steel of all shapes and sizes, railroad fastenings, rivets, steel nails, car axles, finger-bars, fish-plates, bolts, nuts, etc. The output goes to all parts of the continent, and is everywhere recognized as of standard value. The company is undoubtedly the institution which, more than any other, makes Troy and her products most widely known. The following are the present officers and directors, viz: president, Henry H. Rogers, New York; vice-president, William Kemp, Troy; secretary and treasurer, Selden E. Marvin, Albany; auditor, George A. Bell, Troy. Directors: Henry H. Rogers, Benjamin Brewster, O. B. Jennings, Joel F. Freeman, Chester Griswold, New York; William Kemp, Charles W. Tillinghast, Dudley Tibbitts, Troy; Erastus Corning and Selden E. Marvin, Albany. They are earnestly devoted to the promotion of the interests of this great corporation, and in their respective positions find an admirable outlet for those capabilities that have long made them known and honored among men. The principal offices of the company are in its two-story brick building, on the southeast corner of Madison and River streets, reached by street cars from Troy, or by steam cars. The New York office is at No. 26 Broadway.

T. D. Jones, Photographer, No. 1539 Broadway, West Troy.—Artistic photography in all its branches has an able and experienced exponent in Mr. Thomas D. Jones, who has been established in the practice of his profession for the past three years. Mr. Jones makes a specialty of fine crayon, pastel, oil and water color portraits of every size, and also uses the latest improved processes for executing photographing work of all kinds. His reception room and studio are conveniently located, and well equipped with all needed facilities and conveniences, while the walls are hung with fine specimens of his clever and artistic work in all branches of photography, copying, painting, etc. Mr. Jones has lived in Troy during the greater part of his lifetime, and since the inception of his enterprise in this village he has enjoyed the confidence and esteem of his many patrons, and has secured a permanent and extended trade connection.

J. M. Warren & Co., Iron and Steel Merchants, Nos. 245 and 247 River Street.—The representative and oldest established house in Troy, actively engaged in the sale of iron, steel and general hardware, is that of Messrs. J. M. Warren & Co., whose office and salesrooms are located at Nos. 245 and 247 River Street. This business was established nearly eighty years ago, and the following have been the changes in the style and title of the firm since that date: 1809, Hart & Nazro; 1836, Hart, Leslie & Warren; 1840, Warren, Hart & Leslie; 1855, J. M. Warren & Co.; 1887, incorporated under name J. M. Warren & Co. The members of the present copartnership, Messrs. J. M. Warren and C. W. Tillinghast, bring great practical experience to bear, and possess an intimate knowledge of every detail of the iron and steel trade, and the requirements of patrons in all sections of New York and the adjacent states. The premises occupied comprise a superior four-story building 50x200 feet in dimensions, fully equipped with every appliance and facility for the accommodation and handling of the extensive stock. The

Hon. D. J. Whelan, Bottling Works and Weiss Beer Brewery; Dealer in Drain and Sewer Pipe, Nos. 104 and 106 Jefferson Street, Corner of Fifth Street.—Troy has deservedly acquired national celebrity as a great manufacturing centre, and as a city whose leading inhabitants have availed themselves to the utmost of the advantages at hand. No one has labored more earnestly or more disinterestedly on behalf of the city than the Hon. D. J. Whelan, the mayor, and whose appreciated support has ever been accorded to all measures best calculated to advance the permanent welfare and solid prosperity of the community. Mayor Whelan is the proprietor of the only Weiss Beer brewery in Troy, and the fame of its product has resulted in a consumption of great magnitude. The business was founded many years ago, and includes a very large and thoroughly equipped bottling department devoted to the bottling of pure soda water, lemonade, ginger ale, birch beer, etc. Mr. Whelan is possessed of the widest range of practical experience, coupled with perfected facilities and influential connections. As a



firm have likewise a well equipped tin and sheet iron factory at the north-west corner of Second and Jefferson streets. Messrs. J. M. Warren & Co. deal largely in wrought iron-pipe, valves and fittings, iron, steel, metals and nails of every description, lead pipe, sheet lead, wood and iron barrows, trucks, shovels, railroad spikes, contractors' supplies, etc. They likewise keep constantly on hand a large stock of leather and rubber belting, lacing, hose and packing wire rope, manilla rope; also screws, rivets, washers, nuts, brass wire, copper wire, iron wire, galvanized wire, tinned wire, steel wire, twist drills, sand paper, emery paper, butts, bolts, lag screws, sledges, handles, turn buckles, bolt ends, stove bolts, riddles, brushes, anvils, bellows, vises, forges, hinges, etc. Only the best supplies are handled, and the prices quoted in all cases are as low as those of any other cotemporary house in the trade in the United States, while the goods are absolutely unrivaled for quality, reliability and excellence. Mr. Warren was born in Troy, and Mr. Tillinghast was born in Rhode Island, but came to Troy in 1830. They both have ever been active supporters of all measures conducive to the benefit and welfare of the city of Troy. Mr. Warren was mayor of Troy 1851-1852, and they are both largely interested in the manufacturing interests of the city. They are liberal, honorable and progressive merchants, pushing the affairs of their house with judgment and vigor, and advancing the interests of their customers in every legitimate way.

brewer of weiss beer he produces an article of absolute purity, a healthful, mild tonic beverage of the best class, and which meets with a widespread consumption. Mr. Whelan is also a leading dealer in drain and sewer pipe, and in his yard at Nos. 104 and 106 Jefferson Street, corner of Fifth Street, can always be found a heavy stock of all dimensions, quoted at lowest prices, and guaranteed of the highest quality. He supplies the contractors and trade generally of this city and throughout a wide area of surrounding territory. Mayor Whelan has ever pursued the one undeviating policy of equity in his business transactions, and has invariably pursued those methods that secure the best results to every one of his numerous patrons. His efforts in public life have secured for him the approval and confidence of the public at large; he has faithfully performed every duty, and as water commissioner for a term of years sedulously labored to improve and extend the city's water works system, in unison with her growing requirements. An able executive head of the civic government, Mayor Whelan is fearless in the discharge of duty, seeking the public welfare and the interests of the citizens, and giving an administration of reform and economy, and pursuing a conservative policy as to the expenditure of the civic finances, supporting all necessary works of improvement, yet guarding the taxpayers' interests and in every way meriting the generally expressed opinion that he is one of the most hard-working, intelligent and practical chief magistrates Troy has ever had.

Mutual National Bank, First Street.—One of the soundest financial institutions in this city is the Mutual National Bank, which was incorporated in 1852, and was reorganized under the national banking laws in 1865. It has a cash capital of \$250,000, a surplus fund of \$125,000, and is officered as follows, viz.: president, William Kemp; vice-president, James H. Howe; cashier, G. H. Sagendorf; directors: William Kemp, David Mann, C. B. Bishop, James H. Howe, F. N. Mann, Jr., Thomas D. Adams, J. S. Heartt, Jno. Worthington, G. A. Packer, W. H. Young, C. A. Brown, G. B. Cluett, and Jno. K. Howe. The banking rooms of the institution are spacious and elegantly appointed, affording ample accommodation for the public, provided with every modern safeguard in vaults and locks, and possessing every convenience for facilitating the business in hand. A general banking business is transacted, including the receiving of deposits, the discounting of approved commercial paper, and the collection of drafts. From its inception this bank has retained the confidence of the public in a marked degree. Under its present wise and conservative management, the Mutual National is doing a large and safe business, all its movements being marked by prudence, caution and honorable business methods, and it is generally recognized as one of those solid, ably-conducted institutions which reflect credit alike upon its officers and the community in which it is situated. Its executive officers are gentlemen with whom it is always a pleasure to do business. Prompt, obliging and efficient in all their dealings with the public, they are naturally popular, and uphold the high standing of the bank in business and financial circles. The president, Hon. William Kemp, is a native of Troy, and one of its best-known and most prominent citizens, for many years closely identified with its progress and material development. He has been engaged in business here as a brass founder since 1851. He was mayor of the city from 1873-75, is ex-president and director of the Troy and Lansingburgh railroad, a trustee of the Troy Orphan Asylum and the Troy Female Seminary, one of the owners and proprietors of the American Chain Cable Works, and has been president of this bank since July 17, 1878. In every capacity he has demonstrated that ability, good sense and sound judgment which have been combined throughout his career and form the keynote of his success. The cashier, Mr. Sagendorf, is a native Trojan, standing high as a ready financier, and eminently fitted for the successful discharge of his responsible duties, while the board of directors comprises much of the solid business element of the city.

W. L. Van Alstyne, Insurance and Real Estate, No. 285 River Street.—An important addition to the facilities extended to the public in the real estate market was the opening, in 1885, of an office by that distinguished citizen, Mr. W. L. Van Alstyne. He is personally acquainted with the relative merits of the various sections of this city and the surrounding country where there is the greatest activity and improvement, and those seeking bargains in stores or dwellings, or desirous of renting, should make known their wants to him, as he is prepared to offer the widest range to choose from at the lowest asking prices, and those relying upon his sound judgment and judicious advice can depend upon securing remunerative investments. He buys, sells, exchanges, leases, and rents property of all kinds, takes entire charge of estates, securing tenants, effecting repairs, etc., and maintaining all his charges in the highest state of productiveness. Loans are negotiated to any amount, on bond and mortgage securities, on the most favorable terms. Mr. Van Alstyne also represents a number of the most substantial insurance organizations, among them being the following: Firemen's Insurance Company, of Newark, N. J.; Meriden Fire Insurance Company of Meriden, Conn.; Louisville Underwriters, of Louisville, Ky.; Equitable Life Assurance Society, of New York; Mutual Life and Accident (Assessment Co.), of New York. Policies are issued in the above at the most reasonable rates of premium, and all losses—when losses occur—are promptly and amicably settled. Mr. Van Alstyne is a native of Columbia county, New York, and has lived for many years in this city. He has been actively identified with civic affairs, having been school commissioner and alderman, and in 1863 he was elected to the mayoralty. In every position he has acquitted himself with ability, dignity and honor.

C. W. Rapp & Son, Meats and Vegetables, Corner of River and Dowd Streets.—A well conducted house of its kind in Troy is that of Messrs. C. W. Rapp & Son, which since 1887 has been con-

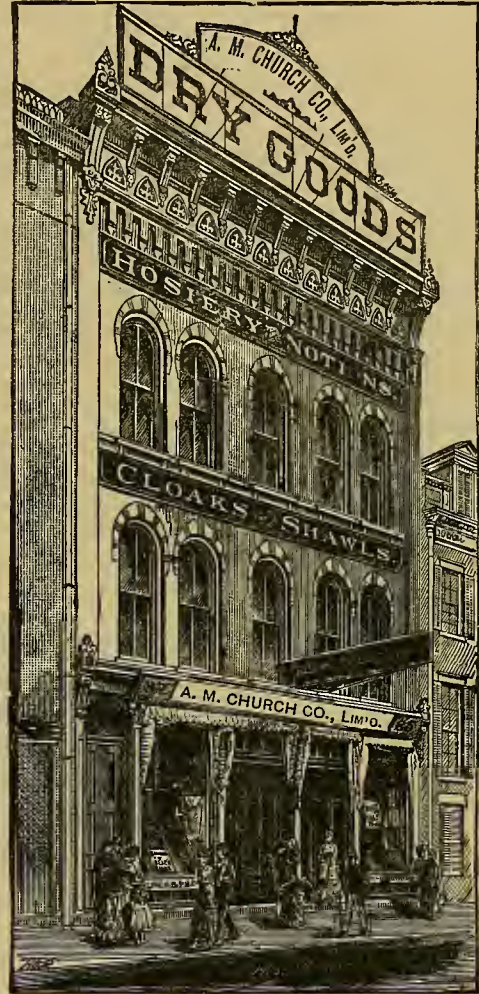
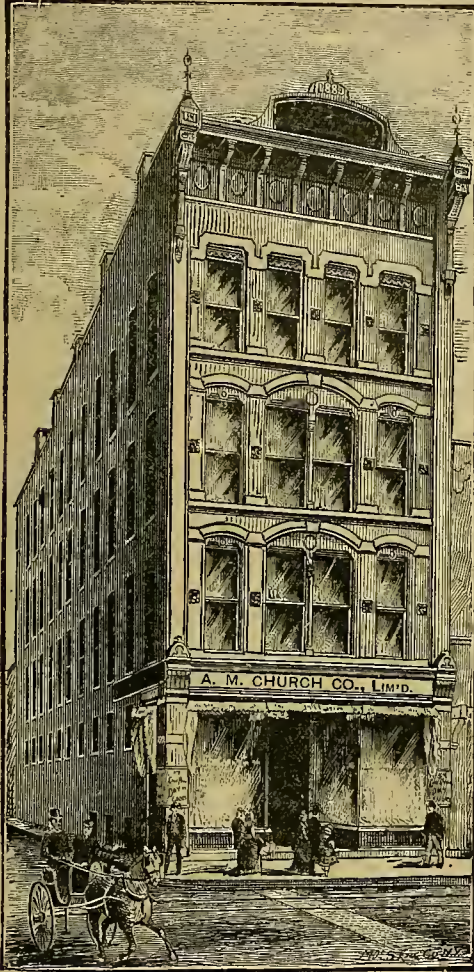
ducted under its present firm name, but was originally established by the senior member of the copartnership in 1873, and ever since its inception has been a popular and well-patronized centre of trade. The premises occupied at the junction of River and Dowd streets are 47 x 50 feet in dimensions, and are not only neatly fitted up but supplied with all improved refrigerating facilities for the care and preservation of the food products dealt in. Here is kept on hand at all times a full assortment of fresh, salted and dried meats, vegetables and fruits in season, table condiments, and everything usually found in the stock of a reliable and well conducted meat and provision market. So extensive is the trade secured that four clerks and a delivery wagon are employed in the service of customers, and orders receive immediate attention. Messrs. C. W. and A. C. Rapp are natives of Germany and Troy respectively.

Hermann Gnadendorff, Apothecary, No. 14 Second Street, near Broadway.—In elegance, reliability and extent of trade the pharmacy of Mr. Hermann Gnadendorff occupies a leading position. The business was founded in 1868 by the father of the present proprietor, the son succeeding to the control in 1879. The store is spacious in size, and all its apartments are handsome, attractive and appropriate, no pains or expense having been spared to make it complete in every feature. A very large stock is carried of pure drugs, chemicals, pharmaceutical preparations, essences and extracts, wines and liquors for medicinal purposes, toilet articles and fancy goods, druggists' sundries, and, in fact, everything kept in a first-class establishment devoted to this trade. The proprietor makes his purchases from the most reputable sources, approaching first hands only, and selects his supplies with the utmost care and discrimination. The prescription department is carefully and thoroughly directed. It is in charge of experienced compounders, and absolute accuracy is assured in all cases. As a manufacturing and dispensing chemist, Mr. Gnadendorff is especially well known, having put upon the market several popular preparations and is continually engaged in making new discoveries in pharmaceutical science. His preparations are not only highly esteemed in this community, but have a wide sale in the country, winning for the proprietor a fine reputation in the trade. Mr. Gnadendorff is an accomplished pharmacist of large and valuable experience, and a reliable and trustworthy business man.

Griswold Bros., Wire, Bale Ties, Nails, Staples, etc., River Street, foot of Cypress Street.—A representative and successful house in the city of Troy, extensively engaged in the manufacture of all kinds of wire, wire bale ties, nails, etc., is that of Messrs. Griswold Bros., whose works are located foot of Cypress Street and warehouse corner of River and Liberty Streets. In 1878 Mr. J. Wool Griswold established himself in Troy as a manufacturer of iron, steel, and galvanized wire, and eventually in 1884, Messrs. Griswold Brothers succeeded the Brockner Evens Co. as makers of patent steel wire bale ties. On January 1, 1888, they consolidated these industries and are now carrying on the business under the style and title of "Griswold Bros." The works comprise six spacious buildings which are conveniently located on Poestenkill Creek. The various buildings are admirably equipped with all the latest improved machinery, tools and appliances utilized by this trade. One hundred and thirty skilled operatives are employed, and the machinery is driven by steam and water power. Messrs. Griswold Bros., manufacture in large quantities all kinds of iron wire, wire bale ties, nails, staples, etc. These goods are unrivalled for quality, finish, reliability and excellence and have no superiors in this or any other market, while the prices quoted by the firm necessarily attract the attention of close and careful buyers. The trade of this responsible house extends throughout the United States and is rapidly increasing, owing to the superiority and durability of its productions. Messrs. J. Wool and Frank B. Griswold are both natives and prominent citizens of Troy, where they are highly esteemed by the community for their enterprise, industry and integrity. Mr. J. Wool Griswold was for many years superintendent of the Bessemer Steel Works. We would observe, in conclusion, that all the operations of this firm are conducted with a zealous regard for the interests of patrons, while business relations once entered into with it, are certain to become as pleasant as they will be profitable and satisfactory to all concerned.

The Andrew M. Church Company (Limited), Metropolitan Dry Goods Stores, Nos. 85 and 87 Third Street, and Nos. 57 and 59 Congress Street.—There are few commercial enterprises that add so greatly to the importance of the city of Troy, as the extensive dry goods stores of the present day. Troy is not behind any city in the country in the possession of such enterprises, as may easily be discovered by a visit to the old-established and representative Andrew M. Church Company, whose spacious metropolitan dry goods stores are located at Nos. 85 and 87 Third Street, and Nos. 57 and 59 Congress Street. This business was established in 1841 by Edmund Cole, who was succeeded in 1846 by George Bristol. In 1858 Mr. Edward E. Belden was admitted and retired in 1861. Messrs. George H. McFarland and Andrew M. Church were admitted

fourth, the calico and white goods, while the wholesale department is situated in the basement. One hundred and fifty polite and attentive salesmen, salesladies and assistants are employed, and a visit to this establishment is enhanced by their promptness and courtesy. With reference to the manner in which every detail is attended to, visitors will find these metropolitan dry-goods stores not only elegantly appointed but steam heated throughout, all the floors being connected by means of elevators, and all the prominent points in the city brought within speaking distance by the telephone. The company have likewise introduced into their stores the system for transporting money and bundles to a central desk, and have sixty stations in the establishment. All goods are marked in plain figures,



March 1, 1863, the firm being known by the style and title of George Bristol & Co. In 1866 Mr. McFarland withdrew, and in 1868 Mr. George Bristol died,—when Mr. A. M. Church and Miss Flavia M. Bristol succeeded to the management, under the old firm name of George Bristol & Co. Eventually in 1873, the business was moved to Nos. 85 and 87 Third Street, and on Feb. 1, 1880 the firm of Church & Phalen was organized. The building in Congress Street was added to the premises in October 1883, and in 1887, the business was duly incorporated under the laws of New York with a paid-up capital of \$100,000. The officers of the company are: F. A. Fales, president; G. H. Morrison, secretary and treasurer; A. M. Church, manager; W. W. Loomis, superintendent. The premises occupied are four stories high on Congress Street and three stories on Third Street, and have a floor area of 40,000 square feet. The first floor is devoted to retail dry and fancy goods, the second to cloaks, suits and garments, the third, cloak and wrap manufacturing department,

and this house is noted for always having strictly one price. So far as the character of the stock and its extent are concerned, it may be stated that it is unsurpassed by any other contemporary concern in the state, embracing a diversity simply impossible to describe in dress goods from the cheapest prints to the most expensive silk and velvet fabrics, ladies' and gentlemen's furnishing goods, hosiery, linens, woolens, cotton and mixed articles of every texture and description, fancy notions, and in short every conceivable article usually found in a first-class dry goods store. All goods are purchased direct from manufacturers both in the United States and Europe in large quantities, and the principle upon which this business has ever been conducted is that of just dealing, giving full value for money and obtaining emolument rather in increased sales, than in large individual profits. Here for instance is the silk department, in which we find every color and shade at present fashionable, including some of the finest silks ever imported, which are offered at

prices astonishingly low, and rendered possible only by the magnitude of the purchasers and ready sales. The same remarks apply to the company's satins and velvets. The suit and cloak department of the Andrew M. Church Company is a great attraction to ladies, and is famous far and wide. All the suits shown here are made after the latest Paris fashions, and in elegance of style, quality, and excellence of workmanship are really peerless. In woolens, linens, and flannels the house has long been famous. The officers of the Andrew M. Church Company have had great experience, and are held in the highest estimation by the community for their enterprise and integrity. All their operations are conducted with a scrupulous regard for the interests of patrons, and business relations once entered into with this company are certain to become as pleasant, as they will be profitable and satisfactory to all concerned.

Macdonald & Co., General Insurance Agents. No. 280 River Street.—Of the many stanch and responsible insurance firms in this city, none perhaps stands higher in public confidence, as few, if any at all, receive a larger measure of recognition than does the popular and well-known firm whose name heads this sketch, numbering among its extensive clientele many of the solid citizens and leading merchants and manufacturers in the community. This flourishing agency was established on January 12, 1867, by Van Every, Macdonald & Carroll, who were succeeded February 1, 1873, by Jno. A. Macdonald, who continued it alone for several years, when, finding it necessary to obtain relief from the many details of an extensive and increasing business, he admitted as partners his brother, William J. Macdonald, and his former bookkeeper, Richard H. Van Alstyne, the style changing on June 1, 1880, to Macdonalds & Van Alstyne. After the death of the popular and lamented William J. Macdonald, November 20th, 1883, the business was conducted by John A. Macdonald and the other surviving partner until September 1st, 1886, when Louis J. Thiessen, who for sixteen years had been a faithful and efficient employee of the firm was admitted as a partner. From this time Mr. Macdonald assumed a more active management of the office than his health had for a considerable time permitted, and the business at once began to feel the influence of his personal attention. January 31st, 1887, the then existing firm was dissolved and the present one formed, the new partner being Mr. Werner Strecker, who had been an employee of the office for about twelve years, and during that time had thoroughly proven his fidelity and worth in the business. The name of the present firm is Macdonald & Co., its members being John A. Macdonald, Louis J. Thiessen and Werner Strecker. They occupy a fine suite of offices at No. 280 River Street, several competent clerks being employed, and a general insurance business is transacted. They represent many of the oldest, strongest, and best American and English insurance companies, and possess unusual facilities for placing large lines of insurance on mills, manufactories, churches, school-houses, business blocks and general merchandise stocks at reasonable rates. Their long experience in the insurance business is a guarantee that they fully understand it, and can offer the very best possible indemnity furnished by responsible insurance corporations. The officers and managers of these companies have entire confidence in their ability and integrity; an important fact, and one which enables them to secure equal and exact justice to all parties in interest when a loss occurs, all classes of desirable risks being placed with some of the most stable and reliable fire, life, marine, accident and plate-glass companies in existence. The firm represents the following old established, widely and favorably known institutions: Westchester, Connecticut, American, Guardian (of London), Phoenix (of London), Scottish Union and National, Fire Insurance Association (of London), St. Paul Fire and Marine, Fidelity and Casualty Plate-Glass Co., Fire Association of Philadelphia, etc., perfect indemnity being offered, while prompt adjustment and speedy payment of all honest claims are guaranteed in every instance, and altogether a very substantial and constantly increasing business is conducted. Mr. John A. Macdonald, who is the senior member, is a gentleman of entire probity of character as well as a man of sagacity, energy and thorough experience in every phase and feature pertaining to insurance transactions, and maintains an A1 standing in the community, both in insurance circles and in social life.

McConihe & Co., Importers of Brandies, Gin, Wines, etc., No. 207 River Street.—The consumption of wines and liquors in the United States is so vast, that the trade necessarily involves consid-

erations of great importance. Among the oldest and most reliable houses engaged in this growing business in the City of Troy, is that of Messrs. McConihe & Co., whose cellars and sales-rooms are located at 207 River Street. This house presents a striking instance of what may be accomplished by a steady application to business and a liberal and honorable course of dealing. Pure wines and liquors have become more than ever popular during late years, and those houses that keep these beverages unadulterated, are the establishments most patronized by the trade and public. This business was established in 1846 by Russell & McConihe, and eventually on the retirement of Mr. Russell, Mr. I. McConihe became sole proprietor. The premises occupied comprise a spacious three-story building, fully equipped with every facility and appliance for the accommodation and preservation of the choice and valuable stock, which is absolutely unrivalled for quality, purity, flavor and general excellence. The assortment includes the finest champagnes, ports, sherries, brandies, Scotch and English ales, porter, also superior old bourbon whiskey in the United States' bonded warehouses. Mr. McConihe also distills old rye, Monongahela, wheat, bourbon and rectified whiskies, American gin and brandy, New England rum, etc. The rye and bourbon whiskies of this popular and responsible house are noted for their purity and evenness of quality, possessing a natural flavor and fine tonic properties, and are sold under a guarantee to give perfect satisfaction. These splendid whiskies are sold free or in bond, large quantities being allowed to remain and mature, until required for the demands of the trade. The trade of this house extends throughout all sections of New York and the Eastern states, and is steadily increasing, owing to the superiority and reliability of its wines and liquors. Mr. McConihe is a native of Troy, and is highly esteemed by the community for his enterprise, business capacity and integrity. He was mayor of the city in 1860-1861, and is one of our most prominent and public-spirited citizens.

Chas. A. Brown & Co., Manufacturers, and Manufacturers' Agents, Knit Goods, River Street.—The firm of Messrs. Chas. A. Brown & Co. have long enjoyed a national reputation as manufacturers and manufacturers' agents for the sale of knit goods, and the partners bring large practical experience to bear, coupled with an intimate knowledge of every phase and feature of the knit goods trade. The business has been in extensive and successful operation since 1862, and has continued to increase in magnitude and importance until it has reached a prominence of which the proprietors have just reason to be proud. Having the most intimate and influential connections with prominent manufacturers throughout the country, and knowing perfectly the requirements of the trade in every section of the country, this firm are in a position to conduct the business upon a policy that insures the best possible advantages to patrons, as regards both excellence and reliability of stock, prompt and perfect fulfilment of orders, and liberality of terms and prices. They handle the entire product of the Rob Roy Hosiery Co., Aetna Hosiery Mills, Hoosick Valley Mills, Hoosick Falls Hosiery Co., and Rhinebeck Knitting Co., and of a large number of other mills throughout the country, and are prepared to offer an assortment of goods that are especially adapted to the wants of the trade in all parts of the country. They occupy large and handsomely appointed quarters in the business heart of this city, and operate offices at Nos. 56 North and 39 Thomas Streets, New York. The liberality and enterprise which have ever regulated the business policy of this house are such as entitle it to universal respect and consideration, and are largely aiding in maintaining its prominence in the trade. Mr. Chas. A. Brown, the senior partner, is a well-known Trojan, the president of the Rob Roy Hosiery Company, and of the Hoosick Falls Hosiery Company, a director in the Mutual National Bank of Troy, and prominent in commercial and financial circles. He is erecting a building to be occupied this fall by the firm for warehouse and offices at the corner of River and Congress streets. The building will be five stories high in front and seven in rear, and furnish from 35,000 to 40,000 square feet of storage floor room. It will be heated with steam, supplied with elevator, and fitted throughout with automatic fire extinguisher equipment, and constitute in its appointments when completed, a perfectly arranged building for the business of the firm. Mr. Barrington Lodge, Jr., the junior partner, a resident of Albany, is justly popular in this, his native city, for his business ability and personal worth, and combines to form a firm of great popularity and solid qualities.

McLeod & Henry Co., Fire Brick, First and Monroe Streets. —Prominent among the important industrial enterprises that distinguish Troy above other cities of its size may be mentioned that conducted by the McLeod & Henry Company, and widely known as the Troy Stove Lining and Fire Brick Works, located at the southwest corner of First and Monroe streets. These works were established by Jacob Henry, in Albany, in the year 1835. The premises occupied for manufacturing purposes are very spacious, comprising several commodious buildings, and are equipped with all modern appliances, apparatus and machinery known to the trade. The company manufacture fire brick for boiler settings, blast furnaces, lime kilns, bakers' ovens, cupolas, fire places, etc.; also a superior quality of fire clay, kaolin, fire sand, fire mortar, cupola dach, which they are prepared to supply by the barrel, ton or cargo. These goods are unrivalled for quality, durability and utility, and have no superiors in this or any other market. Their fire brick are general favorites, owing to their excellence and reliability for gas works,

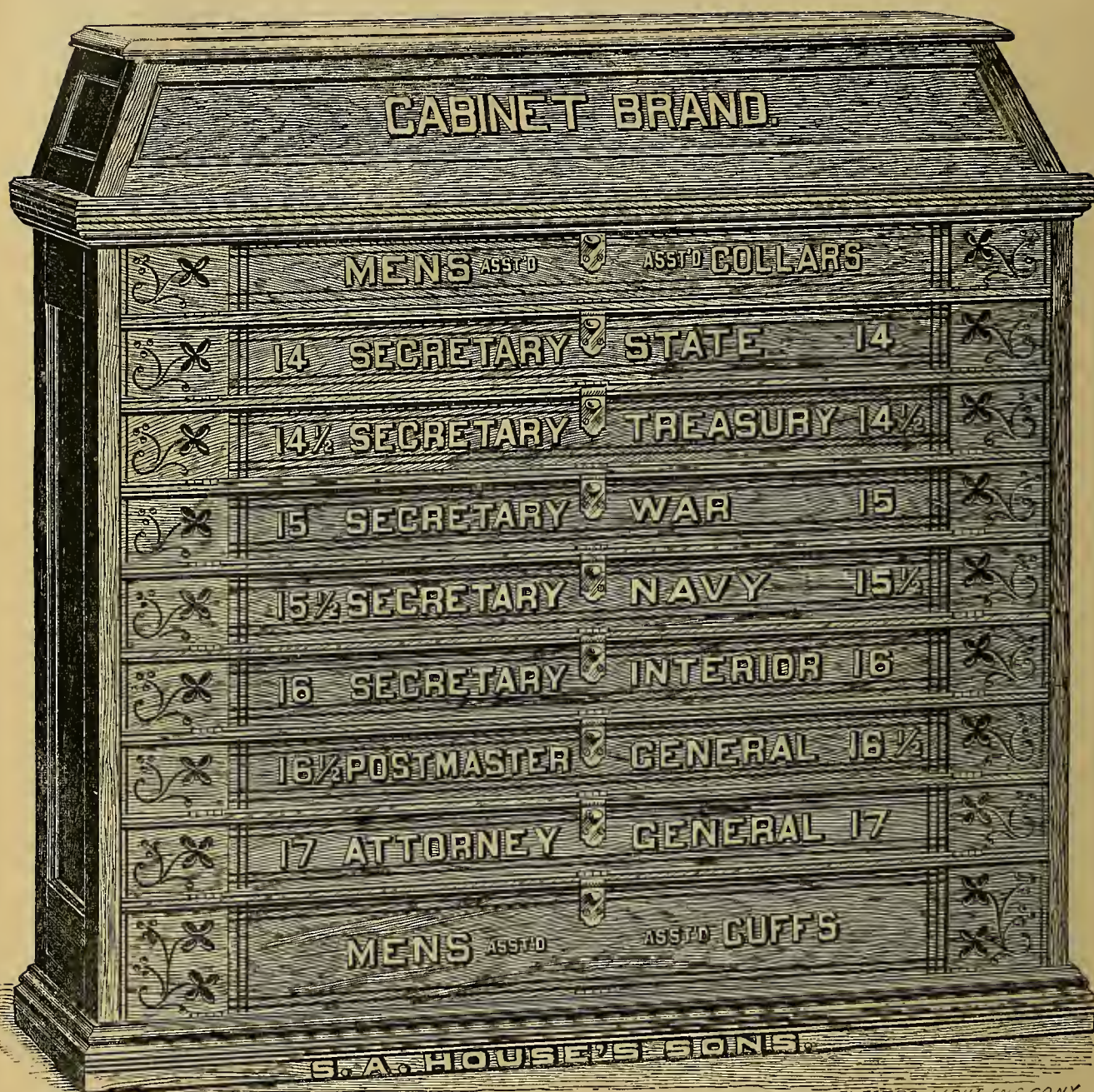
jewelry and silverware. The store is spacious in size, eligibly located for trade purposes, and perfect in convenience of arrangement for inspection and sale. A very fine stock is carried in every line, and special effort has been made to preserve uniform excellence in quality and make. In watches, clocks, jewelry, charms, solid silver and plated ware, gold and silver ornaments, and art novelties of every description, the assortments are rarely excelled in the city. Precious stones of all kinds, including a choice supply of diamonds distinguished for purity, beauty and perfect shape, are kept in abundance. The house is consistent in its determination to furnish only first-class goods and on the most advantageous terms. A large and steadily increasing patronage is enjoyed in the department of fine watch repairing, which is made a specialty of the business. Mr. Seaton, the enterprising proprietor, has long been identified with the jewelry business in this city, being formerly connected with the well-known house of Thomas Goldsmith, and is in a position to conduct the trade under the most favorable conditions.



rolling mills and cupola purposes. By a new process in the treatment and manipulation of infusible clay, the stove linings made by this company have obtained a wide popularity with stove manufacturers, not only in Troy and its vicinity, but in the far West. The works have a capacity of producing weekly 20,000 sets of stove linings and 10,000 fire brick. The facilities at hand are unexcelled and the various processes of grinding, moulding, drying, pressing, burning and finishing are all systematized and achieved with the greatest economy of time and labor. The company are thus enabled to place their products upon the market at prices which necessarily attract the attention of close and discriminating buyers, and the business is constantly increasing under the enterprising and well-directed efforts of the proprietors, who are earnestly endeavoring to merit by the strict principles of equity and fair dealing a continuance of the liberal and influential support already accorded. All orders by mail, telephone or telegraph, are promptly and carefully filled, and every transaction is placed upon a substantial and satisfactory basis. The officers are Harvey S. McLeod, president and treasurer; Hiram H. Henry, vice-president and superintendent; Augustus H. McLeod, secretary.

W. C. Seaton, Jr., Watchmaker and Jeweller, No. 363 Broadway.—This gentleman is a watchmaker and jeweller of large and valuable experience, and deals extensively in both diamonds, watches,

Charles Wills, Sanitary Plumbing, Steam and Hot Water Heating, Ventilation and Drainage, Room 4, Harmony Hall.—A gentleman who has acquired deservedly a high reputation for skill and reliability is Charles Wills, sanitary plumber, steam heater, etc. Mr. Wills, who is a man of middle age and a native of this city, is a practical and expert plumber and steam fitter, with ample experience in the exercise of his art, and is thoroughly conversant with the same in all its features and details. He started in business on his own account in 1871, and soon established himself in public favor and confidence, owing to the excellence of his work and the uniform satisfaction rendered to his patrons. He occupies compact and well ordered quarters, and keeps constantly on hand a complete and first-class assortment of everything in the line of plumbers and steam heating supplies, lead, water and steam pipe and fittings of all kinds, sheet lead, sanitary devices, faucets, brass cocks, sewer traps, marble basins, water closets, sinks, etc. Plumbing in all its branches and steam and hot water heating are done in the most superior and expeditious manner, some half a dozen or so skilled assistants being employed. Special attention is paid to ventilation, drainage and sanitary plumbing of every description, while all work is executed under the immediate supervision of the proprietor.



S. A. HOUSE'S SONS.

(See descriptive article on opposite page.)

S. A. House's Sons, Manufacturers of Linen Collars and Cuffs, Shirts, etc., Nos. 500 to 510 Fulton Street.—This review of the mercantile and manufacturing interests of the city of Troy would be incomplete without especial mention of the representative and progressive firm of S. A. House's Sons, manufacturers of linen collars and cuffs, shirts, etc., whose office and factory are situated at Nos. 500 to 510 Fulton Street. This business was established in 1853 by Samuel A. House as a maker of collars and shirt fronts. In 1865 he admitted his sons, Messrs. John M. and Edward O. House, the firm being known by the style and title of "S. A. House & Sons." In 1878 Mr. S. A. House retired, and eventually died at Cambridge, Washington Co., N.Y., Sept. 29, 1886, in the 77th year of his age, after a long, honorable and successful business career. He was succeeded by his sons, who are now carrying on the business under the firm name of "S. A. House's Sons." The premises occupied comprise a spacious three-story brick factory, which is fully supplied with the latest improved appliances and machinery necessary for the successful and systematic conduct of this growing and valuable industry. In the factory 250 operatives are employed, and fifty outside. Messrs. S. A. House's Sons manufacture extensively men's and women's collars and cuffs, and men's shirts, which are general favorites with the trade and public wherever introduced, owing to their quality, finish, elegance of style and excellence, while the prices quoted for them necessarily attract the attention of close and prudent buyers. The firm have originated a number of styles, which are widely popular. These goods are known as the "Tiger Brand," a tiger's head being imprinted upon them. Messrs. House's Sons have just introduced a very superior line of men's goods, to which they give the special name of "Cabinet Brand," supplying the trade with cabinets to keep the goods in stock. The beauty of this cabinet is so great, we introduce an illustration of it. The goods we are reliably informed will fully equal in quality and appearance this elegant cabinet. Messrs. S. A. House's Sons are also associated with the National Machine Company, manufacturers of button-hole, button-sewing and eyelet machines, whose salesrooms are located in Troy at 506 Fulton Street. These machines are protected by patents in the United States, Canada, England, France, Germany, Austria and Belgium. These splendid button-hole machines are admirably adapted to make different kinds of button-holes in various fabrics, and contribute greatly to the perfection and durability of button-holes in collars, cuffs and shirts. Both Messrs. John M. and Edward O. House are natives of Troy. They are energetic, honorable, and liberal business men, and are well deserving of the signal success they are achieving in this useful and important industry.

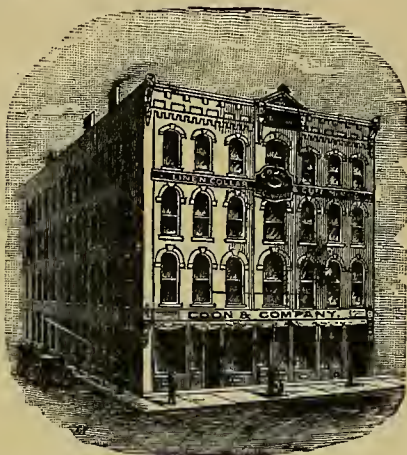
M. Sheehan, Importer of Wines, Brandies, Gins, etc., Agent for Kentucky and Ohio Whiskies, No. 353 River Street.—To such an extent has adulteration been practiced in the production and handling of vinuous and spirituous liquors of late years in the United States, that the difficulty of obtaining a really pure and fine quality of wine or liquor has almost become proverbial, the vast portion of the vile compound sold as "wine," "whiskey," and kindred products being manufactured principally by the aid of poisonous chemical extracts, and bear no more relation to the real malt or grape production of the distiller and vintner than molasses does to clear honey. Some dealers there are, however, who still adhere to honorable business methods, handling nothing but the genuine articles and that of a superior quality, and among such hereabouts can be named M. Sheehan, the well and favorably known importer of and wholesale dealer in choice wines, brandies, gins, etc.; also agent for fine Kentucky and Ohio whiskies (in bond or tax paid), whose commodious and well-stocked establishment is located at No. 353 River Street, this city. This stanch and responsible house, which is by common consent one of the leading and most reliable concerns of the kind in the state, north of New York City, was established an odd quarter of a century ago at Cohoes, where it was conducted up to 1878, when the business was moved to Troy, and here it has since been continued with uninterrupted success. The secret of Mr. Sheehan's prosperity is not far to seek, however. Conducting the house upon strict business principles, upright and straightforward in all his dealings, and being besides a man of sagacity, energy and judicious enterprise, it is only in the nature of things that he should have attained the prominence and built up the extensive connection he now deservedly enjoys. The business premises occupy the whole of a 25 x 70 foot four-story structure, well ordered and

equipped in every respect, a special feature of the establishment being the bottling department, in which wines, brandies, gins and rye whiskies, etc., are put up for family use and the trade, while some half a dozen in help are employed, beside Messrs. Neal A. Sheehan and Frank A. Campbell, the popular and efficient travelling salesmen of the house. A heavy and A1 stock is constantly carried on hand, including finest French wines and brandies, Holland gins, Irish and Scotch whiskies, choice imported liquors of all kinds, Bass ale, Dublin porter, and a first-class assortment of bottled goods of every description, also fine Kentucky and Ohio rye and Bourbon whiskies, and the trade of the concern, which is of a most substantial character, extends throughout northeastern New York and the adjoining sections of Massachusetts and Vermont. Mr. Sheehan, who is a native of Ireland, but long a resident of this country, is a gentleman of agreeable manners and sterling integrity, as well as a man of excellent business qualities, and maintains an enviable reputation in the community both as a citizen and a merchant. Mr. Sheehan is sole agent for the popular brand known throughout the State as the Clefthon Valley Rye, for which there is a large and increasing demand.

Mansion House, M. Crowley, Proprietor, L. H. Crowle, Manager.—The Mansion House in Troy occupies a niche in the esteem and popularity of this community peculiarly its own. It is an old established and one of the leading hosteleries in the city, and is luxurious in its appointments and furnishings. In 1872 Mr. R. Crowley became the proprietor, and under his régime the Mansion House gained wide-spread fame for all that is convenient and comfortable in hotel accommodations. In 1885 Mr. Crowley died, and he was succeeded in the proprietorship by his widow, Mrs. M. Crowley, and the house has since been under the management of her son, Mr. L. H. Crowley. The elegance of the house and the beauty of its situation impresses the stranger at the first glance as being in all respects a first-class hotel. No luxury afforded in situation, surroundings, cuisine or modern conveniences in any hotel is lacking at the Mansion House. It is situated within easy reach of the depot, steamboat landing, etc., and is convenient alike to the permanent patron, the commercial tourist and the transient guest. The house is a fine four-story brick structure, and is provided with electric call bells communicating with the office on the ground floor. The cuisine of the Mansion House is especially worthy of mention, being under the most experienced management and kept up to the highest standard of excellence. First-class accommodations are furnished for two hundred guests, and the terms are placed at the lowest rates possible for first-class entertainment. The house is conducted on the American plan, and the apartments throughout are roomy, well ventilated, cleanly kept and provided with every possible comfort and convenience. The attendance is prompt and courteous, and altogether the Mansion House is a most desirable place at which to seek home comforts and entertainment.

Wales & Price, Champion Troy Steam Laundry, No. 560 River Street.—The Champion Troy Steam Laundry was established twenty-four years ago, and the following have been the changes in the style and title of the firm since that period;—1864, Greenman & Witbeck; 1872, Calvin Whyland; 1874, James D. Davis & Co.; 1882, Grant & Wales; 1883, Wales, Bennett & Co.; 1884, Wales, Price & Co.; 1885, Wales & Price. The members of this copartnership, Messrs. Fred. K. Wales and W. M. Price, have had great experience, and possess an intimate knowledge of every detail and feature of the laundry business and the requirements of patrons. The premises occupied comprise a superior four-story building, 30 x 100 feet in dimensions. The laundry is fully equipped with all the latest improved machinery, apparatus and appliances known to the trade. Sixty-three experienced operatives are employed in the various departments, and the machinery is driven by steam power. Messrs. Wales & Price make a specialty of fine custom and manufacturers' work. All laundry work turned out from the Champion Troy Steam Laundry is unrivalled for finish, and uniform excellence, while the prices charged in all cases are as low as those of any other contemporary house. The trade of this laundry is by no means confined to Troy, but extends throughout all sections of the adjacent States. Mr. Wales is a native of New York, while Mr. Price was born in Troy.

Coon & Co., Manufacturers of Men's Linen Collars and Cuffs, No. 556 Fulton Street.—As one of the great centres of industrial activity in the state of New York, the city of Troy has during recent years made rapid and substantial progress in every branch of industry, but in none on such a scale of magnitude as in that of the manufacture of men's linen collars and cuffs. A representative and old established house actively engaged in this growing and useful industry, is that of Messrs. Coon & Co., whose factory is situated at No. 556 Fulton Street. This firm conducts a very extensive business, and has branches in New York, Philadelphia, Chicago, Boston, Baltimore and San Francisco. This business was established in 1856 by



J. H. Coon and H. W. Cole, as Cole & Coon. In 1859 Mr. J. M. Van Volkenburgh was admitted, when the firm became known as Cole, Coon & Co. In 1861 Mr. Cole retired. Mr. Van Volkenburgh withdrew in 1878, and Coon, Reynolds & Co. succeeded to the management, the co-partners being J. H. Coon, W. H. Reynolds and D. W. Coon. In 1879 Mr. Reynolds died, and in 1881 the firm of Coon & Co. was organized, the members being J. H. Coon, D. W. Coon, H. C. Statzell and F. F. Peabody. Mr. Howard S. Kennedy is the superin-



Coon & Co.

tendent and manager, and has been connected with the house for the past seventeen years. The factory was destroyed by fire February 19, 1885, the loss amounting to \$2,677,892. With characteristic zeal and energy the partners speedily rebuilt, and again recommenced business July 8, 1885. The premises now occupied comprise a superior four-story brick building, admirably equipped with all the latest improved machinery and appliances necessary for the systematic and successful prosecution of this important industry. Three hundred skilled hands are employed in the factory, and eight hundred outside. Messrs. Coon & Co. manufacture in vast quantities men's fine linen collars and cuffs of the most fashionable styles, which are put up in paper boxes of peculiar design. Their collars and cuffs are absolutely unrivalled in America or Europe for quality, finish, elegance of design and workmanship, while the prices quoted for them by the firm are in all cases as low as those of any other contemporary first-class house in the trade. The attractive trademark of the firm is the figure of a coon couchant, beneath which is the popular name of Coon & Co. The trade of Coon & Co. extends throughout all sections of the United States, and is steadily increas-

ing, owing to the superiority of its collars and cuffs, which are general favorites with the trade and public wherever introduced. Persons having once worn the noted "Coon" collars and cuffs will afterwards use no others. The partners are highly regarded in trade circles for their enterprise, industry and integrity. In conclusion, we would add that this popular house is an important acquisition to the city of Troy, by virtue of the large number of operatives employed, and also in the strictly honorable manner in which all its operations are conducted.

H. W. Gordinier, Seeds, Agricultural Implements, etc., Nos. 357 and 359 River Street.—The establishment conducted by Mr. H. W. Gordinier is one of the thoroughly representative houses of this busy community. The business of the concern was originally founded some thirty years ago, and came into the control of the present proprietor in 1882, under whose energetic and progressive management a decided success has been scored. The extensive premises occupied for the purposes consist of a building of four floors, 40 x 60 feet in dimensions, and a larger three-story storehouse. The premises are equipped in every department with every appliance and convenience for the prosecution of the enterprise, and employment is given a staff of efficient salesmen. The immense stock carried is of superior character, having been selected from the most reliable sources of manufacture. It includes a complete assortment of farming implements and tools of the most modern improved designs, also seeds of all kinds, all derived from the most reliable sources, while hay, grain and feed forms also an important branch of the business, and the trade in these commodities stamps the house as first-class in every particular. Both a wholesale and retail trade is supplied. Mr. Gordinier is a native of New York state, and an enterprising and reliable merchant.

Sinsabaugh Restaurant and Confectionery, C. C. Sinsabaugh, Proprietor, No. 20 Third Street.—This is a time-honored institution, having been originally founded in 1848 by Mr. J. W. Sinsabaugh, by whom it was conducted for thirty years, the present owner succeeding to the control in 1878. The career of the enterprise has been one of uninterrupted success, the high character of the management ever being fully appreciated by a discerning public. The spacious premises occupied have an area of 25 x 95 feet, and are equipped in every department in the most convenient and approved style. The front portion of the store is used for the sale of confectionery, of which an excellent stock is kept, and the interior portion is very finely furnished as a dining-room, and has ample seating accommodations for one hundred persons. Meals are served at all hours, the best of everything in the market being obtainable here, all cooked and served in the most acceptable manner, while single meals or board by the week is furnished at the most reasonable charges. Mr. Sinsabaugh gives employment to seventeen competent assistants, and gives courteous attention to all the wants of his patrons, and he is held in high regard by all who know him, in this, his native city.

James E. Molloy & Co., Wholesale Grocers, Nos. 365 and 367 River Street.—This old established and reliable grocery and tea and coffee warehouse was founded by the present proprietors, Messrs. James E. and Frank J. Molloy, in 1862. The firm are wholesale grocers, tea jobbers and coffee roasters, and in their line occupy a foremost position in the trade. Their premises are of spacious dimensions, having a frontage of forty feet, a depth of sixty feet, and a height of four stories, and are supplied with all necessary conveniences and appliances, and the stock of goods carried, which is a very extensive one, comprises everything in the line of fancy and staple groceries, including West India goods, such as fine, unadulterated sugars, syrups, choice Havana cigars; fresh new crop teas from China and Japan; fragrant coffees from Mocha, Java and South America; canned goods of every description, spices, condiments, and fancy and staple groceries of every description, the trade extending throughout the states of New York, Massachusetts and Vermont. The members of the firm are thoroughly versed in all the details of the business, and being superior judges of fine articles, they have an established reputation for dealing in pure goods only, which are at bed-rock prices. Both proprietors are natives of Troy.

United National Bank of Troy, Corner of First and State Street, Jos. W. Fuller, President; John H. Neher, Cashier.—Prominent among the substantial and representative banks of the city of Troy, is the United National Bank. This progressive bank was duly organized March 7, 1865, under the National Banking Laws. The paid-up capital of the bank is \$240,000, surplus fund \$180,000, and its undivided profits \$33,000. The following gentlemen are the officers and directors: Jos. W. Fuller, president; Wm. A. Thompson vice-president; John H. Neher, cashier. Directors: E. Courtland Gale, Jas. A. Eddy, N. B. Squires, Jos. M. Warren, George H. Cramer, Jno. W. Cipperly, Edward Tracy, Jos. W. Fuller, Jas. A. Burdess, C. E. D. Tibbitts, C. W. Tillinghast and George T. Lane. The bank solicits the accounts of bankers, corporations, merchants, manufacturers and others, offering very superior facilities for the transaction of every branch of business. Liberal advances are made on first-class commercial paper, and collections in the United States, Canada and Europe are effected on favorable terms. The bank likewise attends to remittances at lowest rates of exchange. In connection with this bank are the United National Bank Safe Deposit and Storage Vaults, erected in 1884, which are perfectly fire and burglar-proof. Mr. Jos. W. Fuller, the president, is also president of the Fuller & Warren Company, the widely-known stove manufacturers. He is likewise a trustee of the Troy Female Seminary, and is very prominent in social, religious and business circles, while at the same time he is an able exponent of the soundest principles governing banking and finance. Mr. Thompson, the vice-president and Mr. Neher, the cashier, are experienced and honorable bank officers, with every necessary qualification for their responsible positions. Mr. Thompson is a member of the popular drug firm of John L. Thompson Sons & Co. Mr. Neher was cashier of the Old Market Bank of Troy from 1859 to 1864, and was previously teller of the Union National Bank from 1854 to 1859. He was teller of the United National Bank from 1873 to 1885, when he was elected cashier. The board of directors comprises many of our leading capitalists and business men.

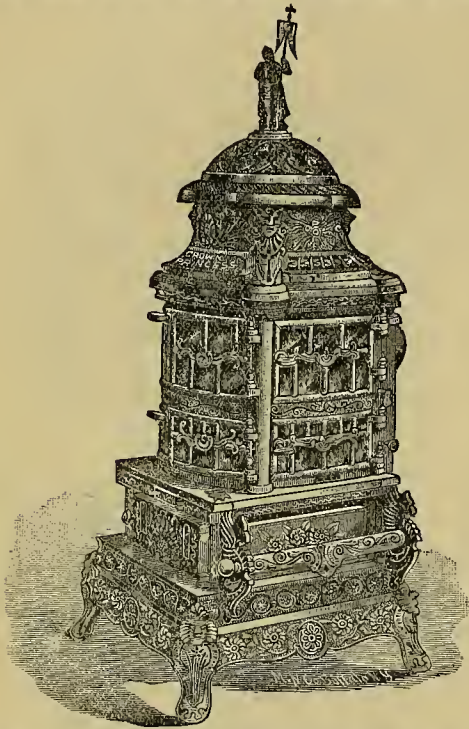
The Mutual Life Insurance Company of New York, Richard A. McCurdy, President; D. L. Boardman & Son, General Agents.—The Mutual Life Insurance Company of New York has a large interest centred in Troy and the district, where its general agents are Messrs. D. L. Boardman & Son. The success of the company has been notable from its organization in 1843, and its history one of unbroken prosperity. It is a mutual company, issuing all approved forms of life and endowment policies, and from the time of its inception has accomplished results which place it in the front rank of American life insurance companies. It offers its distribution policy as the most desirable form of life insurance contract ever presented. Its six features are: 1.—After two years this policy places no restrictions upon the insured in respect to residence, travel or occupation. 2.—Danger of forfeiture is avoided by the agreement, on the part of the company, after the policy has been in force three years, to give such an amount of paid-up insurance as will be purchased by the entire interest of the policy-holder in the accumulations of the company. 3.—Dividends will be credited to the policy at selected periods, which dividends can be drawn in cash if desired. 4.—The policy contract is in the simplest form. If the insured pays his premium while he lives, the company will pay his policy when he dies. 5.—A definite and liberal cash surrender value is guaranteed, for which the policy can be cancelled. 6.—A policy which becomes a claim by death will be paid as soon as proofs are accepted. Policies are issued having distribution periods of fifteen or twenty years, as the applicant may elect. At such times the insured has the right to surrender his policy to the company and receive therefor in cash his entire interest in the funds of the company, together with the dividends which have accrued. The cash surrender value of the policy is guaranteed in the terms thereof. The options which are presented to the insured at the end of any distribution period are as follows: He may surrender policy and dividends for cash; or surrender policy for a paid-up policy, and draw dividends in cash; or, surrender policy and dividends for a paid-up policy; or continue policy and use dividends in reduction of future premium; or, continue policy (at original rate) and draw dividends in cash; or continue policy (at original rate) and let dividends increase policy; or, continue policy (at original rate) and use dividends to purchase an annuity. A paid-up policy is guaranteed

at any time after the third annual premium is paid, in accordance with the laws of the State of New York. Every care is taken in the acceptance of risks, and those too hazardous are rejected. The management in every department is of a very conservative character, and the officers are gentlemen of great experience and sound judgment in insurance matters. To these traits is due the present flourishing position of the company, which, on January 1, 1888, had assets amounting to \$118,806,851.83 against liabilities of \$112,512,410.33, thus showing a surplus of \$6,294,441.52. The president of the company is Mr. Richard A. McCurdy; Robert A. Granniss, vice-president. Isaac F. Lloyd, 2d vice-president; and William J. Easton, secretary. The board of trustees consists of the following well-known, reliable business men: Samuel E. Sprouls, Lucius Robinson, Samuel D. Babcock, George S. Coe, John E. Develin, Richard A. McCurdy, James C. Holden, Hermann C. Von Post, Alexander H. Rice, F. Rathford Starr, Lewis May, Oliver Harriman, Henry W. Smith, Robert Olyphant, George F. Baker, Jos. Thompson, Dudley Olcott, Frederic Cromwell, Julien T. Davies, Robert Sewell, S. Van Rensselaer Cruger, Charles R. Henderson, George Bliss, Rufus W. Peckham, J. Hobart Herrick, Wm. P. Dixon, Robert A. Granniss, Nicholas C. Miller, Henry H. Rogers, Jno. W. Auchincloss, Theodore Morford, William Babcock, Preston B. Plumb and Wm. D. Washburn. Since 1867 the company has been represented in Troy by Mr. D. L. Boardman, who, in 1882, took into partnership his son, Mr. H. F. Boardman. These gentlemen are residents of Troy, have a very fine suite of offices, and have the direction of from 100 to 150 sub-agents in different parts of the State. Circulars and pamphlets, with tables of rates and full information, may be obtained from Messrs. D. L. Boardman & Son, or from any of their sub-agents.

William E. Hagan, Solicitor of Patents, No. 219 River Street.—The invariably safe course for those seeking patents and all information pertaining thereto is to secure the services of some experienced lawyer, making a specialty of this line of practice, and of such in this city we cordially commend Mr. Wm. E. Hagan, of No. 219 River Street. This gentleman has been established in the practice of patent law here since 1864, and has maintained a high reputation in his profession and built-up a large and first-class patronage throughout all this section of the country. He is active, energetic, and progressive in furthering the interests of his clients, and in meeting promptly and successfully every emergency incident to the practice of his profession. His experience has been ample. His ability has been satisfactorily proven, and his friends are legion both in and outside of his practice. He is prepared to give his services in all matters relating to the patent business, every detail and feature receiving his skilful, personal attention, while the papers filed by him in the interest of his clients are distinguished for accuracy, mechanical and scientific research, and a thorough knowledge of the case in hand. His charges are eminently fair and equitable, and his services are always promptly and conscientiously rendered. He has developed an important connection as counsel for many eastern manufacturers, and as an expert in patent matters he is widely commended as thoroughly proficient in pushing the claims and guarding the interests of all classes of inventors.

R. Goldman, Dry Goods, Fancy Goods, etc., No. 127 Congress Street.—It is now ten years since this gentleman founded his enterprise, and during the intervening period he has built up a trade of permanent and desirable character. The commodious salesroom occupied is tasteful in its arrangement and is filled with a large and comprehensive stock, embracing dry goods, notions, fancy goods, trimmings, dress goods, domestics, linens, laces, embroideries, hosiery, choice millinery goods of every description, ladies' wrappers, jewelry, children's ready-made underwear, kid gloves, corsets, trimmings, gentlemen's furnishing goods and ladies' furnishings, a specialty being made of the latter. The freshest styles and novelties are displayed in great variety, and every effort is made to meet the wants of customers at every point. The proprietor has in force the most favorable arrangements for the purchase of his supplies, and, as a result, he is justified in naming the most superior inducements, both in the quality of the goods and the prices at which they are placed. A staff of attentive clerks is employed. R. Goldman believes in small profits, quick sales, and one price only, and has built up his popularity upon this basis. The proprietor is a native of Germany, but has long resided in this country.

Burtis & Mann, Manufacturers of Stoves and Ranges, Office and Salesroom, No. 231 River Street.—A progressive and reliable firm in this city, actively engaged in the manufacture of stoves and ranges, is that of Messrs. Burtis & Mann. The foundry of the firm, which is supplied with all the latest improved appliances and apparatus, and furnishes constant employment to forty workmen, is located in Buffalo, New York. This business was established five years ago by the present co-partners, Messrs. O. F. Burtis and H. R. Mann, both of whom are thoroughly educated to the business, and exhibit that fertility of conception of what patterns of stoves and ranges will take with the public, and manufacture accordingly. Messrs. Burtis & Mann make a specialty of the "Crown Princess"



Square-Parlor Stove and the "Leader" Range. This is the latest novelty in that new and beautiful form of parlor stoves, known as the "Square" style. It can be made fully ornamental with nickel for those desiring a very showy stove, or it can be left plain, and set off with tile for those so preferring. The "Leader" range, which is a full-sized, first-class range, warranted to be just as good in all respects, and in many better than any other range made. It combines all the desirable features of the leading ranges on the market, and is sold at a price within the reach of all. The business is both wholesale and retail, and extends throughout New York and the neighboring states, and is steadily increasing. Messrs. Burtis & Mann were both born in New York.

J. E. Kimball & Son, Flour and Produce, Commission Merchants, No. 139 River Street.—This business was established thirty-three years ago, and the following have been the changes in the style and title of the firm since that date viz: 1855 Bates, Griffin & Co.; 1858 Kimball & Bradley; 1869 Jas. E. Kimball & Co.; 1876 J. E. Kimball & Son; 1884 J. E. Kimball & Sons; 1886 J. E. Kimball & Son. Previous to 1855 an extension grain and produce and commission business was carried on at this place by John W. Bates and Hon. Russell Sage under the firm name of Bates & Sage. Mr. Sage alone survives and as all know is a great power in the financial world of today. The members of the present copartnership are Messrs. J. E. & C. P. Kimball. Mr. J. E. Kimball was a member of the firm of Bates, Griffin & Co., the founders. He has had great experience in the flour and produce commission trade, and possesses an intimate knowledge of every detail and feature of the enterprise. The firm

deal largely in all kinds of produce and flour and have influential connections with shippers throughout the best producing sections of the country. Liberal advances are made on consignments, and in all matters relating to the general produce commission trade. Mr. J. E. Kimball is a native of New York, while his son Mr. C. P. Kimball was born in Troy. Mr. J. E. Kimball is a director of the National Bank of Troy. Mr. C. P. Kimball is secretary and treasurer of the Troy Electric Light Co., and also a member of its board of trustees.

Stone & Crandall, Dealers in Coal, Lime, Cement, etc., Office, No. 389 River Street.—This business was established in 1877 by Messrs. Chas. R. Stone and C. N. Crandall. In November, 1887, Mr. Stone died after a successful and honorable career, and was succeeded by Mr. Crandall, who is now carrying on the business under the old firm name of "Stone & Crandall." Mr. Crandall has had great experience in the coal and building material trade, and is fully conversant with every detail. The yard is spacious and convenient, and has a frontage of 100 feet to the river. Messrs. Stone & Crandall deal largely in anthracite and bituminous coal, lime, cement, plaster and hair. Shipments of coal, lime, etc., are made direct to consumers by cargo or car-load lots at the lowest ruling market prices. Messrs. Stone & Crandall are sole agents in Troy for the sale of the famous wood-burned Glen's Falls lime, which is a general favorite with architects, contractors and builders wherever introduced, owing to its quality, strength and uniform excellence. The business is both wholesale and retail, requiring the services of thirty workmen and ten teams. Mr. Crandall was born in New York City, and he has gained the confidence of all with whom he has had business relations.

Knowlson & Kelley, Machinists and Engineers, Manufacturers of Corliss Engines, etc., Corner River and Division Streets.—This concern was founded by the present proprietors, Mr. John Knowlson and Mr. James Kelley, in 1869, and from its inception to the present it has been accorded a patronage most influential and substantial in its character. The works comprise a building three stories high and covering an area of 95 x 74 feet. The works are thoroughly and efficiently equipped with the best mechanical appliances, and some thirty skilled and experienced artisans are permanently employed. The proprietors construct and repair every description of machinery, and make a specialty of manufacturing the famous Corliss engines, steam and power pumps, hoisting engines, shafting, pulleys, hangers, etc. The firm keep constantly on hand for hire large and small wrecking pumps and boilers, and in all departments of their business are in a position to offer to their patrons exceptional advantages, both in respect of charges and first-class material and workmanship. Both partners are thoroughly practical machinists and active, reliable business men. Both are natives of the city. In addition to their large local trade, the firm have an old-established and lucrative business connection with South and Central America, and their patronage is constantly and deservedly increasing.

C. Edward Loth, Architect, No. 88 Congress Street.—Mr. Loth has been established in the practice of his profession here since 1869, and occupies spacious office premises at No. 88 Congress Street. His recognized standing in professional circles is proven by his large and influential patronage in this city, while his worth as an architect and builder is easily pointed out in the community, where he has planned and superintended the erection of some of the finest specimens of architecture to be seen, notably the Universalist Church, St. Lawrence Church, Church of Christ, several steam fire-engine houses, and a number of public and parochial school buildings, besides numerous private residences and business blocks, all of which stand as monuments of his skill and artistic taste, and are the best possible proofs of his ability and success. The elaboration of detail and studious care bestowed on every department of his work, reflect the utmost credit upon his business-like and thoroughly efficient methods. He transacts all branches of work coming within the legitimate sphere of his profession, and personally attends to the execution of all commissions entrusted to his hands. Personally, Mr. Loth is deservedly popular in social and business life, and has been a resident of Troy since 1862, and is prompt and reliable in meeting every demand of the public.

Torrance & Co., Green Island Malleable and Gray Iron Works, Hindson Avenue and Green Island.—A careful review of the business, interests of Troy, reveals the existence of a class of manufacturing establishments prepared to compete in every respect with the rival houses of any city in the United States. Their ample resources, superior machinery and apparatus, and remarkable enterprise are matters of which our citizens have every reason to be proud. Among the representative and progressive houses thus referred to is that of Messrs. Torrance & Co., whose Green Island Malleable and Gray Iron Works are located on Hindson Avenue and Green Island. This business was established in 1832 by Mr. Torrance, who was succeeded in 1855 by the firm of Torrance & Merriam. In 1869 Mr. J. W. Lawrence was admitted, and in 1871 Mr. Wm. Torrance died, when Messrs. Wm. M. Torrance and George A. Stone became partners. Eventually Mr. Stone retired and Mr. Merriam died, when Messrs. Wm. M. Torrance and J. W. Lawrence became proprietors, and are now conducting the business under the firm name of "Torrance & Co." The firm operate two spacious and well-equipped foundries, one for malleable and the other for gray iron castings. Messrs. Torrance & Co. are constantly making extensive improvements and increasing their facilities for the production of the finest castings, principally for manufacturers of agricultural implements, stoves and carriages. Their foundries and works are admirably equipped with all modern apparatus, appliances and machinery, necessary for the systematic and successful prosecution of the industry. The firm promptly furnish estimates for all kinds of castings, and their trade now extends not only throughout the entire United States, but likewise to Canada, Central and South America, the West Indies and Australia. We would observe, that all castings turned out by Torrance & Co. are unrivalled for quality of metal, smoothness, finish, and general excellence, while the prices quoted in all cases are exceedingly moderate. Messrs. Torrance and Lawrence are both practical men, who are highly esteemed in trade circles for their industry, skill and integrity. They may justly be considered as thoroughly identified with the best interests of Troy, whose commerce they are promoting with zeal, discrimination and success.

Sweet & Clark Manufacturing Company, Manufacturers of Curry Combs and Hardware Specialties, Pine Woods Avenue.—Although there are manufacturing centres in the United States of more prominence than Troy, yet from a critical examination it is very doubtful if any community of like size can exhibit so great a diversity in the character of the industries carried on and promoted as are found in active operation in this city. A representative house in its special line of industry is that of the Sweet & Clark Manufacturing Company, manufacturers of curry-combs, whose works are located on the north side of Pine Woods Avenue, immediately east of the intersection of Pine Woods and Pawlings Avenues. The foundation of the business was laid by Mr. Miles Sweet in 1873, on the Hollow Road, now Spring Avenue. In January, 1874, he and William W. Harrison formed the firm of Sweet & Harrison, which was dissolved in December of that year, and Mr. Jay Willard Clark was admitted to partnership under the firm name of Sweet & Clark. On July 5, 1875, the works were located on the present site. In July, 1882, the co-partners formed the present company, and have since continued the business with steadily increasing success. The works are extensive in proportions, finely equipped, and every modern facility is afforded for conducting all branches of the business under the most favorable conditions and upon the largest scale. The curry-combs manufactured here have acquired a national reputation on their merits alone, and are universally popular with the trade wherever introduced and tested. Besides manufacturing all kinds of curry-combs, this company produces curry and horse cards, boring machines, malleable iron cooley whip-racks, crown whip-racks, patent door fasteners, stove lifters, garden trowels, butter and lard knives, and a fine line of hardware specialties. Always pursuing a policy embracing the cardinal elements of success—the highest possible standard of products at the lowest prices consistent with perfect workmanship—the Sweet & Clark Manufacturing Company may be regarded as one of the most reliable and liberal of Troy's industrial concerns. Mr. Miles Sweet has been continually identified with this branch of manufacture since 1845, and his lengthened experience in, and comprehensive knowledge of, all the details and requirements of the business, enable him to confer advantages and benefits upon his customers that are readily appre-

ciated and rarely met with elsewhere. Mr. J. W. Clark is well and favorably known in this city as a useful and honorable citizen and trustworthy business man, combining to form an organization of wide popularity and solid worth.

Union National Bank, No. 56 Fourth Street. Lewis E. Gurley, President, A. R. Smith, Cashier.—The varied industrial and commercial interests that have grown up in the City of Troy during the past few years, have in the nature of things developed some flourishing and substantial financial establishments, among which special mention should be made in this commercial review of the stable and reliable Union National Bank, whose banking rooms are centrally located at No. 56 Fourth Street. This bank was originally organized January 1, 1851, as the Union Bank of Troy, and eventually March 21, 1865, became a national bank. The paid up capital of the bank is \$300,000, and its surplus now amounts to \$65,000. The following gentlemen, who are highly esteemed in financial and business circles for their prudence, executive ability, and just methods, are the officers and directors: Lewis E. Gurley, president; John M. Corliss, vice-president; A. R. Smith, cashier, W. John Stevenson, A. C. Fellows, S. R. Clextun, G. H. Freeman, Alfred Mosher, Elias Kehn, John M. Corliss, T. W. Lockwood, Lewis E. Gurley, Liberty Gilbert, Charles F. Conkey, C. E. Hanaman, A. R. Smith, Isaac G. Flack and James H. Nichols, directors. A general banking business is carried on, collections being made on all points in the United States, Canada and Europe, bills of exchange and drafts are issued on Great Britain, Ireland and Continental European countries, while commercial paper of all kinds is bought and sold. The bank likewise receives special deposits subject to interest, deals in government bonds and other first-class investment securities. The investments of the Union National Bank are made with care and judgment, and its ventures of capital are always well secured. Mr. Lewis E. Gurley, the president, has been in office since 1887. He is a member of the famous firm of W. and L. E. Gurley, manufacturers of engineers' and surveyors' instruments, etc. Mr. Gurley graduated at Union College in 1851, and has been actively engaged in business ever since. He is one of Troy's most capable financiers, and a vigorous exponent of the soundest principles governing banking and finance. Mr. Adam R. Smith, the cashier, was teller of the bank from 1853 to 1874, when he was elected to his present responsible position.

Wm. Contie & Son, Engineers and Machinists, Nos. 10, 12 and 14, Front Street.—As builders of compound steam engines and manufacturers of stove foundry machines and tools, the house of Messrs. Wm. Contie & Son, has achieved a position in this community and a celebrity throughout the United States which is the truest test of the merit of their productions. This house was founded in 1850, by Mr. William Contie, who is still in the active prime of life, taking a close supervision over the operations of his establishment, and is now the sole proprietor since the decease of his son, who was in partnership with him for a number of years. The premises occupied for the business comprise a three-story brick building, 45 x 60 feet in dimensions, which is thoroughly equipped with all necessary machinery, tools and appliances, tending to facilitate rapid and perfect production, the compound steam engine running here having been made in 1862, and is the oldest in America. The engines made here are noted for their simplicity of construction, thorough durability and economic action, and preferred above all others for factory work wherever introduced, and are in heavy and extensive demand throughout the entire United States. This house also takes the front-rank position in the manufacture of stove manufacturers' tools, the productions in this department, including lathes for drilling stoves, stove bolt and nut threading and tapping machines, burring machines, machines for trueing grindstones, shafts for heavy and light grindstones, heading vises for stove bolts, shears for cutting stove bolts, cinder mills for grinding cupolo cinder, plate mill or rattlers of various sizes, mills for grinding charcoal facings, lathes for scouring hollow ware, flask tenoning machines, emery grinders, etc.; while steel burrs, taps and dies, are constantly kept on hand. The unsurpassed mechanical facilities of this house, combined with the vast practical experience of the proprietor, renders it competent to offer the best possible inducements to purchasers, while its reputation for promptness, efficiency and reliability is of the highest.

The National Bank of Troy, No. 15 First Street, Thomas Coleman, President, George H. Morrison, Cashier.—One of the most substantial and progressive corporations of the city is the National Bank. It was duly incorporated February 24th, 1883, as successor to the First National Bank, which is to-day a vigorous exponent of the soundest principles governing banking and finance. The following gentlemen, are widely and favorably known in mercantile life for their prudence. The officers and directors are:—Thomas Coleman, president, Francis A. Fales, vice president, George H. Morrison, cashier and notary. Directors, Thomas Coleman, Lebbens Burton, Philip H. Neher, Otis G. Clark, John Duke, Francis A. Ostrander, George H. Morrison, Daniel Klock, Jr., Andrew B. Fales, Franklin W. Farnam, Francis A. Fales, F. Beiermeister, Jr., Josiah A. Wait, Charles E. Dusenberry and James E. Kimball. The directors of the National Bank of Troy are prominent merchants, manufacturers, and capitalists. The capital of the bank is \$200,000, and the surplus and profits at the present day is \$48,000. A general banking and exchange business is transacted, collections are made on all accessible points in the United States, Canada and Europe, and proceeds remitted at current rates. Deposits also are received on interest, and certificates of deposit issued bearing interest. The bank sells drafts in amounts to suit purchasers in England, Ireland, Scotland, France and all parts of Germany. Mr. Thomas Coleman, the president, was previously president of the First National Bank, from October 24th, 1863, till it was combined with the National Bank of Troy. He has likewise been president of the Star Knitting Co. of Cohoes, since its organization in 1866, and was one of the principal organizers of the Troy's Young Men's Association, and its president in 1844. Mr. Francis A. Fales, the vice president, was previously a wholesale provision merchant in Troy, and is now treasurer of the Hudson Valley Knitting Co. at Waterford. Mr. Morrison, the cashier, was previously in the employ of the First National Bank from 1866 to 1883. He is secretary and treasurer of the Troy Electric Light Co., and also of the Andrew M. Church Co.; was a member of the firm of Crandell and Morrison, agricultural implement and seed merchants of Troy. The following statement April 30th, 1888, shows the affairs of the National Bank of Troy to be in a most substantial and favorable condition:—

RESOURCES.	
Loans and discounts, ...	\$654,422 00
Overdrafts, secured and unsecured, ...	725 00
U. S. bonds to secure circulation, ...	50,000 00
Other stocks, bonds and mortgages, ...	35,430 00
Due from approved reserve agents, ...	64,950 93
Due from other national banks, ...	40,864 34
Due from state banks and bankers, ...	3,092 90
Real estate, furniture and fixtures, ...	15,908 03
Current expenses and taxes paid, ...	3,479 55
Premiums paid, ...	13,250 00
Checks and other cash items, ...	3,330 35
Exchanges for clearing house, ...	5,978 07
Bills of other banks, ...	13,661 00
Fractional paper currency, nickels and cents, ...	205 66
Specie, ...	39,169 70
Legal tender notes, ...	6,345 00
Redemption fund with U. S. treasurer (5 per cent., of circulation), ...	2,250 00
Total	\$952,057 58
LIABILITIES.	
Capital stock paid in, ...	\$200,000 00
Surplus fund, ...	19,100 00
Undivided profits, ...	31,002 86
National bank notes outstanding, ...	45,000 00
Dividends unpaid, ...	60 00
Individual deposits subject to check, ...	424,899 92
Demand certificates of deposit, ...	90,913 06
Due to other national banks, ...	61,298 96
Due to state banks and bankers, ...	79,752 84
Total	\$952,057 58

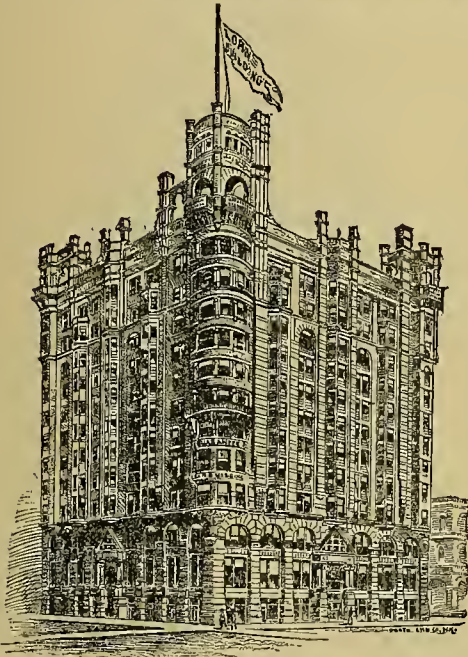
Maurice Isenbergh, Merchant Tailor, No. 14 Third Street.—This gentleman is well-known as an expert scientific cutter, and as being skilled in all the departments of his vocation. Since he

founded his business here in 1880 he has won a full measure of the public favor and patronage, and achieved a success of permanent character. The premises occupied have dimensions of 25 x 60 feet, and are equipped in a tasteful, neat, and convenient manner throughout, while a force of competent hands find constant employment here. The house is widely known for the marked good taste displayed in the selection of the stock, which embraces the finest cloths, cassimeres and suitings, both of foreign and domestic manufacture, of every variety of the latest styles of the day, in stripes, plaids, checks, mottled, and other designs. These are made to order in the most workmanlike manner, in the latest prevailing fashions; a perfect fit, and the best of satisfaction being guaranteed in every instance, while the prices are made consistently reasonable. Mr. Isenbergh is a native of England, but has long resided in this country.

C. F. Conkey, Maltster, Corner River and Adams Streets.—A representative and old-established Malt House in the city of Troy, is that of Mr. C. F. Conkey, corner River and Adams streets. This business was established in 1856 by Conkey & Van Buskirk, who conducted it till 1860, when Mr. C. F. Conkey became sole proprietor. Mr. Conkey has had great experience in the production of malt, and possesses an intimate knowledge of every detail and feature of this growing and important industry and the requirements of brewers. The premises occupied comprise a spacious six-story brick building 75 x 165 feet in dimensions, fully equipped with all the latest improved apparatus known to the trade. Twenty-five experienced workmen are employed in the various departments, and the capacity of the malt house is upwards of 200,000 bushels annually. The drying kilns utilized by Mr. Conkey are those patented by Anthony Pfund of New York, which are the best yet invented. The building is admirably ventilated, and has unrivalled shipping facilities, being situated on the tracks of the Hudson River, N. Y. Central and Fitchburgh Railroads. Mr. Conkey uses only the finest Canadian barley, and the result is that owing to his skill and apparatus the malt produced here is absolutely unsurpassed for quality, reliability and uniform excellence, having no superior in this country. The trade of the house extends throughout all sections of New York and the neighboring states. Mr. Conkey was born in Massachusetts. He is a Director of the Union National Bank.

Barnum Brothers Company, Manufacturers of Genuine Oak-tanned Leather Belting; Dealers in Belting and Packing Supplies, etc., No. 187 River Street.—The leading concern in northern New York engaged in the manufacture of the genuine article of oak-tanned leather belting is the Barnum Brothers Company of Troy. This corporation does a business of great magnitude, and which is very old established, dating back to 1865, when it was founded by Messrs. Pine and Barnum. It continued thus up to February, 1877, when the firm of Barnum Bros. was formed, composed of Messrs. Theodore F. and Frederick W. Barnum. They brought to bear vast practical experience, perfected facilities and influential connections, and placed upon the market the highest grade of leather belting yet known. It came into such rapidly increasing demand that the firm had to repeatedly enlarge their facilities and eventually on March 1, 1888, the important interests involved were duly capitalized under the title of "Barnum Brothers Company." In such able hands, guided by an honorable and progressive executive, we predict for the company a career of marked usefulness and prosperity. It occupies the four-story building, No. 187 River Street, 25 x 100 feet in dimensions, and where an immense stock is carried not only of leather belting, but of best rubber, rawhide and cotton belting, lace leather, belt hooks and awls, and full lines of the highest grades and makes of steam packing. This is recognized headquarters for all descriptions of engineer's and mill supplies, signal machinery and cylinder oils, gear and lubricating grease, etc. Both as to prices and qualities the company maintains the lead, offering substantial inducements which cannot be duplicated elsewhere, and the large volume of trade developed, includes customers all over this state, Vermont, Massachusetts, etc. Mr. Theodore F. Barnum is very widely and favorably known in leading manufacturing circles, being treasurer of the Rob Roy Hosiery Company, and an influential representative of Troy's industries. Mr. Frederick W. Barnum is a business man of energy and ability, unremitting in his personal attention to the business.

Neher & Carpenter, Bankers and Insurance Agents, Eastern Managers North-western Guaranty Loan Co. of Minneapolis, Minn.; Office, No. 5 First Street.—While engaged in compiling the present work, which represents some of the heaviest business interests of the city of Troy, the insurance and banking branches were recognized as requiring more than a passing notice. Standing prominent among the leading insurance and banking agencies of the city, is the old established and reliable house of Messrs. Neher & Carpenter, whose offices are spacious, elegantly furnished, and eligibly located at No. 5 First Street. This business was originally established in 1824. In May, 1883, the present co-partners, Messrs. Philip H. Neher and Jas. H. Carpenter, succeeded to the management. Both partners bring great practical experience to bear, coupled with an intimate knowledge of banking and insurance matters. Messrs. Neher & Carpenter buy and sell stocks, bonds, government and other securities, gold, etc; negotiate mortgages, sell passenger tickets and drafts on England, Ireland and the continent. They are experts in insurance matters, and represent the following first-class companies: Royal Insurance



Co., of England, 1845; Lancashire Fire, of England, 1852; Franklin Fire, of Philadelphia, Pa., 1829; London & Lancashire Fire, of England, 1861; Glen's Falls, of Glen's Falls, N. Y., 1850; Lion Fire, of England, 1879; North-western National, of Wisconsin, 1869; City of London Fire, of England, 1879; Commerce Ins. Co., of Albany, N. Y., 1859; Dutchess County, Poughkeepsie, 1835. Accident: Travelers' Ins. Co. of Hartford, Conn., 1864; Hartford Steam Boiler Ins. Co., 1866; Metropolitan Plate Glass, of New York, 1874; Fidelity & Casualty, New York. Life: Penn. Mutual, of Philadelphia, Penn., 1848. Messrs. Neher & Carpenter are prepared at all times to take the entire charge of the insurance of large mills, store and factory properties, placing and distributing the risks among sound companies only, renewing policies when expired, and generally relieving the business community of all care and trouble in this important respect. Messrs. Neher & Carpenter are also eastern managers for the **North-western Guaranty Loan Company, of Minneapolis, Minn.** This reliable and successful company was duly incorporated in 1884 under the laws of Minnesota, with an authorized capital of \$2,000,000, of which \$500,000 has been fully paid up. The following gentlemen, who are widely and favorably known in financial and business circles for their executive ability, prudence and just methods, are the officers and directors: Louis F. Menage, president; Thomas Lowry, A. J. Dean, vice-presidents; Henry G. Menage, secretary and treasurer. Directors: Thomas Lowry, E. W. Herrick, Geo. A. Pillsbury, Joseph Dean, Philip H. Neher, W. D. Washburn, H. E. Fletcher, John S. Pills-

bury, Loren Fletcher, C. H. Pettit, Wm. H. Eustis, Henry G. Menage, A. J. Dean, Clinton Morrison and L. F. Menage. The company has an unexcelled field in the great and growing northwest, and the cities of Minneapolis and St. Paul. It has deposited with the American Loan & Trust Company of Boston a Special Guaranty Fund of \$100,000, as collateral to the holders of its securities, in addition to the mortgage security which follows the debentures. This is placed in investments readily marketable, which are to be sold by trustee to pay investor, if there shall be any default on part of the company. This fund will be increased, as the absolute safety of investor seems to require. The guaranty of the company is never made above the actual value of the security guaranteed. Its capital stock is liable for its guaranty, and is not to be impaired, or extinguished, until all its guaranties have been met, or ceased to exist. This company issues its own promise to pay, or that of an auxiliary company, with its guaranty, which it places in the hands of the investor, in the shape of a bond or debenture, depositing the mortgage itself and all papers connected therewith, with a trustee of undoubted responsibility for the benefit of the investor. This is similar to what is done by the United States Government, in issuing its currency, by a bank in putting out its circulation, and by railroads in issuing bonds. It saves a great deal of trouble and care, both to the investor and company, and is far better than the old way of making and receiving loans. Among its advantages may be mentioned: The direct liability of a corporation of large means with wealthy stockholders, instead of, and in addition to, that of individual mortgages. A trustee of undoubted responsibilities to attend to collection of the debt, without charge, if it should ever become necessary. Five per cent. additional security, with trustee, over debentures issued. Security on many mortgages instead of one. In a series of \$50,000 debentures, secured by the deposit of many small mortgages, default in a few of the mortgages would not materially affect any debenture. Each series of \$50,000 debentures is wholly independent of any other series in the matter of security. A permanent investment for full term of the debenture, with no calls for exchange of mortgages, or requests for payment before maturity. Debentures pass by delivery, and in case of transfer, for collateral or other purpose, no assignments are necessary. Debentures can be registered in name of holder, making them loss and burglar proof. No extra papers to care for. These, such as abstract and certificate of title, application, insurance policy, etc., etc., are all deposited with trustee, for reference if desired. The personal responsibility of the stockholders of said North-western Guaranty Loan Company, to double the amount of stock held, and the moral responsibility to the full amount of their individual property. The company sees, for its own protection, that titles are good, that taxes on the land mortgaged are paid, and that insurance policies are kept in force; and sustains any possible loss, instead of the investor. Smaller bonds redeemable at 4 per cent. interest at maturity of any coupon. Debentures and coupons are collectible through any bank. List of securities with trustee, for any series of debentures, can be had at any time, on application of any holder of debentures. Mr. P. H. Neher, the senior partner, is a native of Washington County, N. Y. He is one of Troy's public spirited and progressive citizens. Mr. Neher is a director of the National Bank of Troy, and was assessor of Internal Revenue for the 15th New York Congressional District during Presidents Lincoln and Johnson's terms. Mr. Carpenter was also born in Washington County, N. Y. Both Messrs. Neher and Carpenter are highly regarded in financial life for their promptness, energy and integrity, and their prospects in the near future are of the most favorable and encouraging character. The offices of the Northwestern Guaranty Loan Company in Minneapolis are in the Kasota Building, and it has also a branch in New York City at No. 170 Broadway.

Fellows and Company, Manufacturers of Collars and Cuffs, Fulton and Union Streets.—The manufacturing interests of Troy, while being exceedingly diversified in character, are of far greater magnitude than is generally supposed by those unfamiliar with the city. The collar and cuff manufactory of Messrs. Fellows & Company, is an illustration in point, and as the pioneer concern in the line of its operations, as well as one of the largest establishments of the kind in the country, is an apt subject for comment in this connection. This house was founded in 1834, when Mr. Lyman Bennett began the manufacture of collars at No. 24 North Third Street. In 1853 he entered into partnership with Messrs. M. W. Hicks and O. W. Edson,

under the firm name of Bennett, Hicks & Edson, at No. 344 River Street. After some changes, Mr. A. C. Fellows became a partner in the business in 1861, and in 1884 the firm of Fellows & Co. succeeded, consisting of Messrs. A. C. Fellows, J. C. Archibald and G. L. Hastings, who now own the sole right to use the trade-mark under which the goods have become so justly celebrated. The proprietors of this house in 1855 were the first manufacturers to operate Wheeler & Wilson's sewing machines by steam power, which was soon followed by other manufacturers throughout the country. The business has continued to increase year by year under the stimulating effects of enterprising and reliable management, until at the present time the large orders for these goods received from retail dealers throughout the United States and Canada compel the firm to work their large force of employees over-time to supply the steadily increasing demand. The building occupied is a four-story brick structure, 40 x 100 feet in dimensions, and unsurpassed facilities are at hand for conducting all branches of the business under the most favorable conditions and upon the largest scale. In the manufacture of linen collars and cuffs of the finest grade this house has become celebrated among the best classes of the trade in this country, which serves as the strongest possible evidence that the goods turned out by Messrs. Fellows & Co. are of no ordinary grade of excellence. The resources and facilities of the firm enable it to guarantee the quality of all its goods and also to offer inducements to the trade as regards terms and prices which are safe from successful competition. On the whole, the establishment of Messrs. Fellows and Company, is one of those great business institutions which testify to the energy and enterprise of our people. That it has yet attained the summit of its fortunes there is no reason to believe, but quite the contrary, and it is no matter of surprise that a continual increase of its facilities is constantly required to meet the demand for its unsurpassed productions. The reputation of the firm's products and that of Troy is inseparable, each contributing to the other, a result which is the natural outgrowth of the just and equitable policy that has dominated all the business operations of the house for upwards of fifty years, and sufficiently warrants the remark that in its particular line of manufacture there is no house in the country that we can more heartily endorse as affording its customers both general and special advantages not easily duplicated elsewhere. The members of this responsible firm, Messrs. A. C. Fellows, J. C. Archibald and G. L. Hastings, as manufacturers and business men are placed far beyond the requirements of any praise at our hands. Mr. Fellows, who retired July 27, 1883, has long been prominently identified with the trade in this city, and is a director of the Union National Bank of Troy, and of high standing in business circles. His son, Mr. J. F. Fellows takes his place as a partner in the firm. Messrs. Archibald and Hastings are gentlemen of business abilities of a high order, and combine to form a business firm of wide popularity and solid worth.

The Adams Stable, Dealer in Hay, Oats, Feed, Straw, etc., Nos. 440 and 442 River and 91 King Streets.—A popular and highly prosperous institution of the kind in this city is the Adams stable, conducted by Mr. Jacob M. Adams, which for many years had been carried on by Mr. F. P. Viall, Mr. Adams succeeding to the control in February, 1883. The premises occupied are one hundred and ten feet on River Street and 60 feet on King Street, and are fitted up in excellent style. Employing a staff of competent assistants, Mr. Adams carries on an extensive business in hay, oats, feed, straw, etc. A large stock of the finest quality goods in this latter line of trade is constantly carried, and orders of any magnitude are promptly filled at the lowest market prices. Mr. Adams' large club house stable has been enlarged and a large business is done in this department. Horses are boarded by the day, week or month at the most reasonable rates. Orders sent by telephone to the "Adams Stable" are given prompt attention. Mr. Adams is a native of Rensselaer County, New York, and is favorably known in this community.

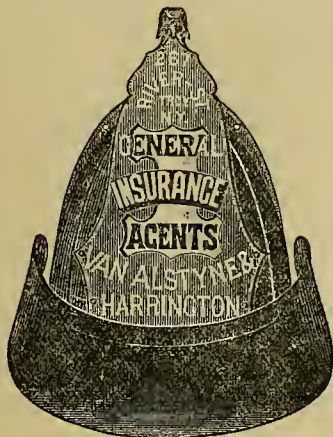
C. D. Packard & Son, Fine Shoes, No. 69 Congress Street.—The oldest and most popular retail boot and shoe establishment in the city of Troy, is that of Messrs. C. D. Packard & Son. This business was established sixty years ago, and the following have been the changes in the style and title of the firm since that period, viz: 1823, T. & D. Packard; 1832, Davis Packard; 1843, C. D. Packard;

1858, Davis Packard & Co; 1863, C. D. Packard & Co. The members of the present co-partnership are Messrs. C. D. and Augustus P. Packard. Mr. C. D. Packard is one of the oldest merchants in Troy, having been the senior partner in this house for the last forty-five years. The store is spacious and attractively fitted up with every appliance and facility necessary for the systematic conduct of the business. Messrs. C. D. Packard & Son deal largely in all kinds of hoots, shoes and rubbers for ladies, misses, men and boys. Only the finest and most reliable goods are handled, while the prices charged in all cases are as low as those of any other first-class house in the trade. The goods of this house are not only of the best quality, but likewise of a superior style of workmanship and of the latest, most elegant and fashionable patterns. The firm likewise keeps on hand full supplies of slippers, polishes and blacking. Mr. C. D. Packard was born in Troy, and his son Mr. Augustus Packard is a native of Troy.

Revere House, Broadway, South End Union Depot, Daniel Connelly, Proprietor.—The first question of interest to a traveller on arriving in a city is where cleanly, comfortable and home-like entertainment and lodgment can be had at reasonable rates; and often the character of the hotel accommodation afforded in a city is a happy reflex of the character and progressive spirit of the city itself. Troy has many excellent and first-class hosteleries, that are conducted in a spirit of rivalry that tends to the advantage of the tourist and traveller and to those permanent residents who prefer hotel life to the troubles and anxieties attendant upon maintaining a private establishment. Among the oldest and most popular of these hosteleries is that of the Revere House, located on Broadway, directly opposite the Union Depot. This far-famed and conveniently situated house of public entertainment has enjoyed a high reputation for a score of years or more. The building is a substantial brick structure, four stories high, and has a spacious basement. The house was erected by Mr. Michael Hearn, and subsequently it was purchased by Mr. Kennedy, of the firm of Kennedy & Murphy. The management has from the beginning been characterized by experience, aptitude, enterprise, and a desire to promote the comfort of guests. For about eight or nine years Mr. H. K. Bush was the landlord, and he made the house known far and wide. For about two years Mr. Willard was the proprietor, and recently his interest was purchased by Mr. Connelly, who brings to the management a wide range of practical experience as a well-known and popular hotel man. For years Mr. Connelly was the proprietor of the Miller House, Cohoes, and as he knows just what the travelling public require he personally sees to it that every guest of his is comfortably housed and entertained at reasonable and fair charges, his terms being \$2 to \$2.50 per day. The Revere has a neat, well-appointed office, a spacious bar and billiard and pool room, a well lighted, airy and comfortable dining-room, commodious, elegantly furnished parlors, some fifty-four cosy, clean, well-ventilated sleeping rooms, etc. The house throughout is handsomely furnished, is lighted by gas and electric lights, heated by steam, has electric bells, and all modern conveniences. The cuisine is of a high order, and the tables are supplied with the choicest edibles and the most appetizing dainties the market affords. The service is prompt and courteous, and Mr. Connelly spares no effort to please his guests.

The Great Atlantic and Pacific Tea Co., Andrew M. Kein, Mangr., No. 342 River Street.—The Great Atlantic and Pacific Tea Company are the most extensive importers and dealers in teas and coffees in this country, and since the company was formed, over two hundred branch stores have been established in different parts of the United States. The Troy house was founded sixteen years ago and has ever been a popular and well patronized trade centre. Mr. Andrew M. Kein has been the manager of the enterprise for the past ten years and during this time has conducted the business in the most satisfactory manner. The premises occupied are 20 x 60 feet in dimensions, and the attractive and neatly appointed store has entrances on both River and Fourth Streets. A full line of freshly imported teas and coffees, sugars, baking powders, etc., which are unsurpassed in quality and reasonableness of cost-price, is always on hand and every facility is furnished for the prompt and satisfactory execution of all orders. Mr. Kein is a native of New York and has spent ten years in Troy, where he is eminently esteemed by his many patrons.

Van Alstyne & Harrington, Insurance and Real Estate, No. 267 River Street.—This firm are insurance and real estate agents of large experience and high reputation. They are successors to the extensive business originally founded in 1824, by Mr. J. D. W. Calder, and which was afterwards conducted by Messrs. Ogden, Calder & Co. In February, 1887, Messrs. R. H. Van Alstyne and A. W. Harrington, Jr., became members of the firm, under the title of Ogden, Calder, Van Alstyne & Co., and in October of the same year these two gentlemen succeeded to the entire control. By their prompt and equitable methods of adjustment, and the liberal and reliable manner with which all business committed to their care has been conducted, they have already secured the entire confidence of the business public. The great confidence reposed in their zeal and re-



liability as agents is clearly shown by the following list of standard companies whom they represent, viz.: the Liverpool and London and Globe, the Howe, the Germania, the Commercial Union, the British America, the Orient, the Union and the Standard Fire Insurance Companies, and the Fidelity and Casualty Plate-Glass Company. These companies head the list for strength, perfect security and fair treatment to policy holders. Having absolute control of the Troy business of these powerful corporations, this firm are prepared to promptly place the largest risks, distributing the same in the most judicious and satisfactory manner, quoting the lowest rates of premium, and guaranteeing a speedy and liberal adjustment of all losses. Both members of this firm have passed the greater part of their lives in the insurance business. Messrs. Van Alstyne & Harrington are also prominently identified with the real estate interests of this city and vicinity, and are recognized as reliable authority as to the values of realty in all sections of the city, and are doing a large business in the purchase, sale and rental of property, the management of estates, the collection of rents and the negotiation of loans on bond and mortgage. The co-partners are native Trojans, of high social standing.

John L. Thompson, Sons & Co., Wholesale Dealers in Drugs, Medicines, Paints, Oils, etc., Nos. 159-163 River Street.—Three years before the dawning of the nineteenth century this representative and reliable house was founded, and its reputation, preserved for generations untarnished, has been well maintained by the successors of the founders. The house of John L. Thompson, Sons & Co., wholesale dealers in drugs, medicines, paints, etc., was originally founded in 1797 by Samuel Gale, Jr. He commenced in a modest way on the site of the present premises, and in 1805 admitted his brother William Gale into partnership, the firm being known as S. & W. Gale. In 1821 Mr. John L. Thompson became a partner, the business being conducted by the title of "Gale & Thompson." Mr. Gale retired in 1833, and Mr. J. D. Thompson built the present building. In 1835 Mr. David Cowee became a partner, the house being known as John L. Thompson & Co. and in 1856 Messrs. John I. and Wm. A. Thompson were admitted, when the firm name was changed to its present title "John L. Thompson, Sons & Co." The premises were constantly enlarged and improved to meet the demands of a

steadily increasing business. In 1869 Mr. James F. Cowee was admitted, and on March 27, 1880 Mr. John L. Thompson died, and was followed to the grave by his partner, Mr. David Cowee, who expired November 22, 1887. The members of the present co-partnership, Messrs. J. I. and W. A. Thompson, and Jas. F. Cowee, have had great experience, having been brought up in the business, and are fully conversant with every detail of this important and growing business. The premises occupied comprise a superior six-story building, 60 x 80 feet in dimensions, with two spacious store-houses. The firm is also interested in a chemical factory on Green Island, under the name of the John L. Thompson Chemical Company, where they manufacture sulphuric acid, for which they have an extensive and increasing sale in all sections of the United States and Canada. Messrs. John L. Thompson, Sons & Co., deal largely at wholesale in drugs, medicines, paints, oils, dye stuffs, window-glass, soda ash, bleaching powders, druggists' glass-ware, etc. They import extensively from the most celebrated European houses, and conduct the largest wholesale drug trade in the state outside of New York City. Only the purest and finest drugs and goods are handled, and the prices quoted in all cases are as low as those of any other first-class house in the trade. The partners are all natives of Troy. The firm of John L. Thompson, Sons & Co. may justly be considered as thoroughly identified with the best interests of the city of Troy.

J. B. S. Maltby, Manufacturer of Wire Cloth, Sieves, etc., No. 411 River Street.—The old established and reliable house of Mr. J. B. S. Maltby was established originally in 1804 by Richard Barton, and after several changes in 1864, Mr. Maltby succeeded to the management. The premises occupied comprise three spacious floors, which are fully equipped with the latest improved machinery, apparatus and appliances known to the trade. Twelve experienced workmen are employed, and the machinery is operated by steam power. Mr. Maltby manufactures to order or otherwise all kinds of wire cloth, sieves, riddles, coal and sand screens, painted window screen cloth, and all descriptions of wire work. He makes a specialty of cylinder and washer wires, and pays particular attention to the covering of cylinder rolls. All wire work turned out by this reliable house has no superior. The trade of this house extends throughout all sections of New York and the adjacent states, and even to Denver and Omaha. Mr. Maltby was born in Vershire, Vt. He is highly regarded in trade circles as a liberal, honorable business man.

Aetna Mills, W. A. Harder, Esq., Proprietor, No. 950 River Street.—One of the leading industries of Troy are the Aetna Mills of which Mr. William A. Harder is the enterprising proprietor. He is the leading manufacturer of the finest grades of shirts and drawers, and has developed the most perfect facilities in this line in the United States. The business was founded in 1881 upon the basis of producing the best goods possible, having features of excellence that would place them first in the estimation of the trade. How ably Mr. Harder has succeeded in meeting the requirements of the best classes of trade is demonstrated by the large volume of his product, and by the fact that he has been obliged to enter upon further enlargement of his premises. The main building is one of the most handsome on River Street, and a prominent landmark. It is four stories, basement and attic in height, 54 x 120 feet in dimensions, fitted up throughout with the latest improved machinery up to present time, run by an engine of 100 horse power. To secure increased power and facilities urgently needed by his growth of trade, Mr. Harder is erecting an extension, 40 x 160 feet in dimensions, which will enable him to double his horse power, and devote more space to manufacturing purposes. He employs upwards of 300 hands in the production of full lines of shirts and drawers, that commend themselves to the wholesale trade of the United States by reason of the excellence of materials, perfect shape and careful finish. They are staple goods with the leading wholesalers and jobbers of New York City and western points. Mr. Harder always carries a complete line of this product quoted at prices which it would be difficult to duplicate elsewhere, quality considered. He has here achieved an honored success as a manufacturer, developing influential connections with the best houses all over the United States, and worthily representing one of the leading industries of Troy.

G. V. S. Quackenbush & Co., Dry Goods and Carpet Warehouse, Corner Broadway and Third Street.—The oldest dry-goods house in the city, and a prominent feature in the business activity of the community, is the fine establishment of Messrs. G. V. S. Quackenbush & Co. It is now about sixty-five years ago, or in the year 1824, that Mr. Gerrit Van Schaick Quackenbush, the founder of this house, first engaged in the dry-goods business in this city, establishing himself first at No. 202 River Street. Some years later the store was enlarged by the erection of additions in the rear, at Nos. 7 and 9 State Street, where it extended by an angle to the latter street, the side entrances being opposite the post-office on the south side of State Street. Soon perceiving the drift of trade was tending in that direction, Mr. Quackenbush purchased the Lyman property, on the South-east corner of Third Street and Albany Street (now Broadway), and erected the present four-story brick building. He opened his store here October 1, 1856. On February 1, 1865, the firm of G. V. S. Quackenbush & Co. was formed by Gerrit Quackenbush, (a son of G. V. S. Quackenbush), Samuel H. Lasell and William H. Sherman, as co-partners, and in 1868 Frederick Bullis was admitted to the firm. On the death of Gerrit Quackenbush, May, 8, 1869, the three co-partners continued the business until February 1, 1873, when the withdrawal of Mr. Bullis left Messrs. Samuel H. Lasell and William H. Sherman the sole proprietors, who have since conducted the house under the old firm name. Mr. G. V. S. Quackenbush, the founder of the house, died June 10, 1872, aged 71 years. The building, fronting fifty feet on Third Street, and one hundred and thirty feet on Broadway, is a model of architectural symmetry and beauty, while its spacious salesrooms are metropolitan in all their appointments. The entire premises are divided into appropriate departments, each in charge of a competent and experienced director. The stock is large, comprehensive and diversified, embracing dress goods in silks, satins, velvets and prints; housekeeping goods, blankets, flannels and white goods; linens, laces and embroideries; hosiery, gloves and underwear; shawls, cloaks and suits for ladies and children; ladies' and gentlemen's furnishing goods of every description; corsets, hoop-skirts and bustles; fancy goods, notions and small wares; carpets, oil cloths and mattings; wall papers, lace curtains, window-shades, draperies and upholstery goods generally. Imported as well as domestic goods are freely carried, and the firm have all their arrangements perfected for securing the freshest and choicest novelties as soon as they are ready for the trade. Consignments are constantly arriving from the great manufacturing centres of this country and Europe, and the relations sustained with producers and importers are of the most favorable kind. Enough has been said to demonstrate the salient characteristics of this solid and reliable house, whose history is fully in accord with the spirit of the present age. The co-partners, Messrs. Lasell and Sherman, enjoy the highest of reputations as sound and able business men, and are accounted among that class of citizens in whose hands the continued development of the city rests.

Globe Ventilator Company, No. 203 River Street.—Among the important and ably conducted industrial enterprises of Troy is the Globe Ventilator Company of No. 203 River Street. It was established in 1876 by A. J. Robinson and John H. Reynolds, to engage in the manufacture of the world famous "Globe" ventilator, which has no rival for the thorough ventilation of public and private buildings, school-houses, churches, mills, machine shops, round-houses, railway cars, etc. Messrs. A. J. Robinson and J. H. Reynolds are the inventors and patentees of this simple yet absolutely effectual ventilator. The sales have attained proportions of great magnitude, all over the United States, in Canada, Central and South America, etc., etc. The firm employ a number of hands in their manufacture, and guarantee durability and perfect workmanship. Mr. Reynolds has brought the business up to the highest standard of efficiency, and large orders are promptly filled at most reasonable rates. The Globe ventilator and chimney cap combines every qualification. It is noiseless, simple in mechanism, durable, stationary, requiring no attention, and storm-proof, while it is decidedly handsome and remarkably cheap. With these ventilators on a house, pure air is insured, and lung diseases, etc., can be effectually warded off by their use on dwellings, etc. The company publishes an interesting descriptive pamphlet, giving hosts of the most convincing testimonials from railroad and steamboat men, owners of halls, churches, schools, and private dwellings. Every

householder should procure and read this valuable treatise. It throws new light on the only proper method of ventilation. The company is responsible, honorably conducted, and is a valued factor in promoting Troy's commercial prosperity.

H. P. Fielding, Architect, Corner Second and River Streets.—Though only established upon his own account since 1886, Mr. Fielding has already developed an influential connection, and has prepared plans, specifications and estimates, for several large building contracts—private dwellings, stores, warehouses, etc. He was born in Troy, and after having received an excellent education, devoted himself with great zeal and energy to the study of his profession,—and is recognized as one of the ablest architects in the city. Mr. Fielding gives the closest attention to all commissions. He latterly designed and superintended the construction of the Thieissia residence on Pawling Avenue, and the Feltig House on Spring Avenue. Parties about to build will find Mr. Fielding prompt in estimating, and very accurate as to quantities, prices, and prospective total cost of any desired size of building, and style of architecture selected. Under his careful supervision, expenses will be kept to the lowest point commensurate with efficiency and strength, while his plans of interior arrangements are always happily conceived, utilizing every square foot of space, and affording every accommodation to owners. Personally Mr. Fielding is highly esteemed in the profession as a skillful, experienced and reliable architect.

Trojan Ice Company, Wholesale and Retail Dealers in Ice, Office, No. 9 Water Street.—This firm are extensive wholesale and retail dealers in ice, and possess unequalled facilities for conducting the business under the most favorable conditions and upon the largest scale. They secure their supply in the Hudson above the State dam, and have a storage capacity in this city for 25,000 tons of ice, besides branch houses at Coveville, in Saratoga County. During the summer months they operate a dozen or more teams in supplying their immense retail trade in this city and vicinity, and are in a position to guarantee the prompt and perfect fulfilment of all orders, whether large or small. Their prices are placed at the lowest point of moderation, and it is the earnest endeavor of the managers to merit by the strictest principles of commercial honor and equity a continuance of the liberal support already accorded. The business of this house was founded in 1852 by Messrs. Cooper & King, who were succeeded in 1863 by Messrs. B. Cooper & Co. The present proprietors are Messrs. B. Cooper, G. F. Bond, Peter Carnrick, M. F. Horton, D. R. Winne, H. Hoffman and G. W. Carnrick, all well-known business men of Troy, and thoroughly identified with the growth and prosperity of the city.

Troy Belting & Supply Company, Nos. 550, 552, and 554 Fulton Street.—In writing a detailed account of the industries of Troy, with some mention of those industrial enterprises that are conducing so greatly to the benefit of the community, we must not overlook an establishment that is proving a valuable factor in this advancement of the general welfare. In this connection we desire to draw the attention of the reader to the industry carried on by the Troy Belting & Supply Company, and which has its headquarters at Nos. 550, 552 and 554 Fulton Street, near the Union Depot. The business of this concern was originally founded in 1867. In December, 1883, the present company was incorporated and succeeded to the ownership of the enterprise, bringing ample capital to further the scope of the same, and under the vigorous policy adopted in the management the business has been steadily increasing every year to proportions of greater importance. The spacious premises occupied consist of a commodious store and well equipped manufacturing department, in which constant employment is afforded a force of skilled workmen. The company carry on a general line of operations as manufacturers of leather belting and dealers in manufacturer's supplies of all kinds, including leather, cotton, rubber and fire hose, steam packing, machinery and belt oils, a leading specialty being made of lubricating oil. A heavy stock is at all times carried, and orders from any part of the country meet with prompt fulfilment on the most satisfactory terms. The officers of the company are: president, T. E. Kenyon; vice-president, C. E. Wright; secretary and treasurer, W. H. Kincaid. These gentlemen are prominently known in the mercantile and social circles of Troy.

Cipperly, Cole & Haslehurst, Banking and Insurance Agency, No. 11 First Street.—Standing in the foremost rank of banking, brokerage, and insurance agencies in this city is the house of Messrs. Cipperly, Cole & Haslehurst. This firm have long been prominent as bankers and insurance agents, and as brokers and dealers in foreign exchange, and passage tickets by the best ocean steamship lines. The members of the firm, previous to their association in business, were members of three early-established insurance agencies in this city. The senior member, Mr. John W. Cipperly, engaged in the business here in May, 1855, as the agent for the Hartford and the Albany fire insurance companies. In 1857 he and Grove M. Harwood formed a partnership, which continued until 1865, when Mr. John C. Cole, who had been a partner in the firm of S. & J. C. Cole, and identified with the insurance business since 1854, became a partner with Mr. Cipperly, under the firm name of Cipperly & Cole. This firm continued to steadily increase their facilities and expand their connection in insurance circles, and in 1874 Mr. Theodore E. Haslehurst, who from 1868 had held a clerkship in the banking and insurance office of Benj. A. Tillinghast & Son, at No. 17 First Street, and had been a member of the firm of B. A. Tillinghast, Son & Co., from 1870, became associated with Messrs. Cipperly and Cole, as Cipperly, Cole & Haslehurst. By his admission as a partner the firm obtained the agency of the Aetna Insurance Company of Hartford, Conn., and the firm at this juncture engaged in the banking, brokerage and foreign exchange business, and became agents for a number of prominent ocean steamship lines. Mr. John C. Cole, an honored and popular member of the firm, died March 23, 1888, the surviving partners continuing the business under the same firm style without change. This firm are now agents for the following well-known standard insurance companies, viz.: the Aetna, the Hartford, the National, and the Phoenix, of Hartford; the Albany, of Albany; the Hanover, of New York; the Phoenix, of Brooklyn; the London Assurance Company, the Imperial Fire, and the Northern, of London; also, the Travelers Life and Accident, of Hartford; and the Metropolitan Plate-Glass, of New York. Representing as they do, many millions dollars of assets and resources, this firm are prepared to promptly place the largest risks, distributing the same in the most satisfactory manner, quoting the lowest rates of premium, and guaranteeing prompt and liberal adjustment of all losses. They control the insuring of many important public buildings, business blocks and residential properties in this city and vicinity. This firm are agents for the best Ocean Steamship Lines, including the Inman, Cunard, White Star, Anchor, State, Guion, National and Hamburg lines. Plans of the ships can be seen, and tickets purchased in their office upon as favorable terms as in New York. They also sell foreign exchange drafts in amounts from one pound upwards, payable in England, Ireland and the Continent. The offices of the firm are situated on the ground floor, at the address above indicated, conveniently accessible from depot and steamboat landings, and are liberally patronized by all classes of people. Mr. Cipperly is a native of Brunswick, Rensselaer county, and one of its most substantial and best-known citizens; a director of the United National Bank, and prominent in business and financial circles. Mr. Haslehurst is a well-known Trojan, in the early prime of life, of large experience and trained ability in banking and insurance, and combines to form a business firm of widespread and influential connections.

Troy House, J. K. Farnam, Proprietor.—The Troy House fills a niche in the esteem and popularity of this community peculiarly its own. The elegance and substantial appearance of the structure itself needs only to be seen to impress the stranger favorably as a first-class hotel in all respects, while its wide-open door reveals a cordial welcome and all the tasteful comforts of a home. It is the oldest, as well as largest, of Troy's leading hotels. Upon its site was kept as early as 1805 the public house then known as Titus' Inn, opened by Platt Titus, who conducted it until his death, April 30, 1833. In 1855 the property was purchased by the Troy House Association, who renovated, enlarged and refurnished the house. Occupying now several five-story connected brick buildings the Troy House is one of the handsomest specimens of architecture in the city. No luxury afforded in situation, surroundings or modern conveniences in any first-class hotel is lacking at the Troy. It is located at the intersection of River and First streets, in the very business heart of the city, within easy reach of depots and steamboat landings, and is con-

venient alike to the permanent patron, the commercial tourist and the transient guest. It has first-class accommodations for two hundred people, is lighted with gas and electric lights, heated by steam throughout, and provided with electric call bells communicating with the office. Spacious reading and writing rooms, a fine billiard room and a well-conducted bar are among the necessities of modern hotel life which are provided for the use of guests, all situated on the ground floor. The cuisine of the Troy is worthy of special commendation, being under the most experienced management and kept up to the highest standard of excellence. Everything of the best that the market can furnish is to be found in the menu, while the stock of wines and liquors is procured from the most famous foreign houses. A free bus furnishes transportation to and from the depot, and in the management of the house every detail has been reduced to a complete and perfect system, having for its aim the convenience and comfort of guests. Mr. J. K. Farnam, the popular proprietor, is an experienced hotel man, and is highly regarded in this city for his business ability and personal worth. He is ably assisted in the management of the hotel by a competent corps of clerks, who leave nothing undone which will add to the popularity of the Troy House with the traveling public.

William S. Gill, Manufacturer of Picture Frames and Home Catholic Altars, No. 171 Fourth Street.—The increasing demand for pictures of all kinds has of late years been one of the marked indications of the higher civilization toward which we as a nation are rapidly tending, and in no city is this a more distinguishing feature than in the case in Troy, which has long been known for the taste and refinement of its citizens. An enterprising and popular house engaged in picture framing and in the sale of art goods, is that of Mr. William S. Gill, located at No. 171 Fourth Street. This house was established early in 1888, and quickly gained a wide popularity and a fine growing patronage by reason of the excellence and variety of its goods, the reliability of its work, and the liberality and enterprise of its business management. The stock carried is very full and complete, comprising oil paintings, steel engravings, chromo-lithographs, photographs, etchings, pastels, stereoscopes and views, and a splendid line of artists' materials of every description. A leading specialty is also made of home Catholic altars. Particular attention is given to picture framing, and all orders and commissions in this branch of the business receive prompt and perfect fulfillment. Old frames are re-gilded, making them appear equal to new, and everything is executed with a true artistic conception and with the most gratifying results. Popular prices prevail in all transactions, and the greatest care and skill are exercised to meet every demand of the public. Mr. Gill is a native of Troy, and a young man of energy, ability and integrity, who is engaged in fostering and promoting the tastes of the public in the highest degree, as regards the method of decorating home interiors with paintings and works of art.

E. R. Stephens, Wholesale and Retail Gents' Furnisher, Importer of Fine English Neckwear, No. 340 River Street.—Among the foremost and finest establishments devoted to the sale of men's furnishing goods in this city, few, if any, have gained a firmer hold on popular favor than the handsome and admirably conducted emporium of E. R. Stephens, wholesale and retail gents' furnisher, shirt maker and importer of fine English neckwear, etc. Here may always be found a complete and A1 assortment of everything comprehended in this branch of mercantile activity, at the lowest figures consistent with first-class articles and honorable dealing. The business was established on March 17, 1885, and from its inception the enterprise has proved a highly gratifying success. The store is compact, ample, and fitted up with excellent taste, and a large and elegant stock is constantly carried, fine dress shirts being made to order likewise in the most prompt and superior manner. The assortment embraces rich imported neck dressing in great variety, elegant underwear, white and fancy colored shirts, hosiery, gloves, collars and cuffs in newest designs, silk and linen handkerchiefs, suspenders, umbrellas, etc., etc., fine custom shirts being a specialty, and altogether Mr. Stephens receives a large and influential patronage. Mr. S., who is a native of Troy, is a gentleman of excellent business qualities, and well merits the substantial share of public favor he enjoys.

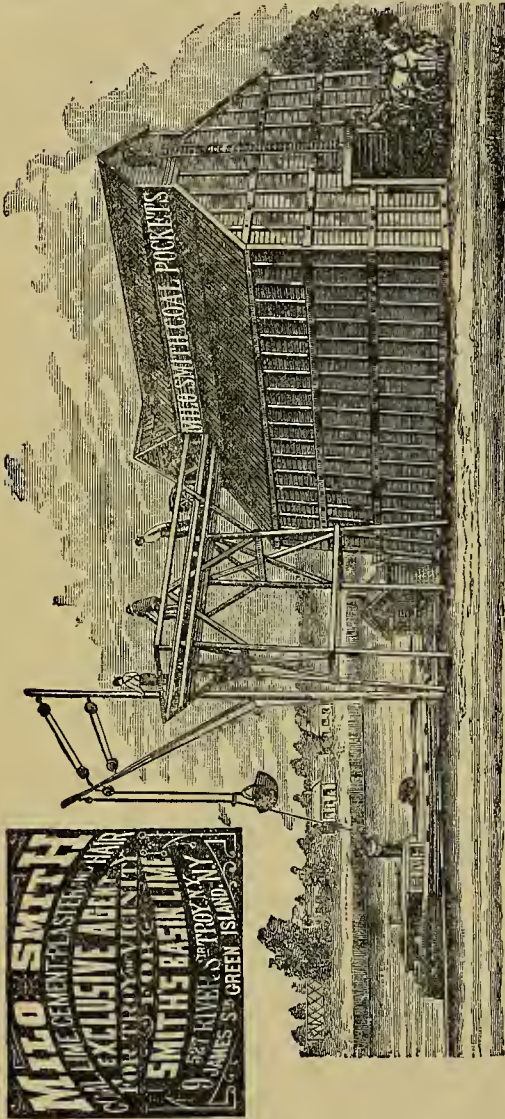
Milo Smith, Coal, Lime, Cement, etc., No. 527 River Street.—Among the many prosperous mercantile enterprises of Troy there is none more worthy to favorable consideration in this volume than that conducted by Mr. Milo Smith, the well-known dealer in coal, lime, cement, plaster, etc., whose office is located at No. 527 River Street, foot of Hoosick Street, and who also has extensive coal pockets at Nos. 9 and 11 James Street, Green Island. The business was originally founded in 1868 by Messrs. Shadbolt & Michael, who were succeeded

and vicinity, and is prepared to supply the same in any desired quantity. An active city and country trade is enjoyed. Mr. Smith is a native of Green County, this state, resides at Green Island, and he is known everywhere as a business man of progressive methods as well as sterling integrity.

Electric Polishing Granite, Marble and Monumental Works, Bennett Perry, Propr., Nos. 600, 602 and 604 River Street.—An art that has been brought to a high plane of perfection, and which has resulted in making beautiful and impressive the "cities of our dead" is that of the monument making industry. A house that occupies a leading position in this line in Troy is that of the Steam Polishing Granite, Marble and Monumental Works. This enterprise was founded in 1880, by the present proprietor, Mr. Bennett Perry, and under his able and energetic management, a large and prosperous patronage has been developed. The plant is comprised in a spacious yard in which is displayed a full variety of monuments, etc., a business office, and a commodious workshop, equipped with electric power machinery and all necessary appliances for the prosecution of the industry, while the extent of the trade demands the employment of a force of experienced artisans. Mr. Perry carries on an active line of operations as a dealer of Barre, Concord, Quincy, Fox Island, red and dark Scotch granites, and all other kinds of granite and marble monuments, vaults, statues, tablets, urns, curbing and posts of all kinds. Monuments and tablets are made to order at the shortest notice in the most skillful manner, while lettering on monuments in cemeteries is also done at the lowest prices. He was formerly of New Hampshire, and is a gentleman enjoying an extensive business and social acquaintance, and will always be found thoroughly upright and honorable in his transactions.

R. T. Smart, Paper Manufacturer, Campbell's Highway.—The leading manufacturer of straw wrapping-papers is Mr. R. T. Smart, whose marked ability, practical acquaintance with the wants of the trade, and perfected facilities are generally recognized throughout the United States. This industry was founded in 1853 by Mr. Joseph Smart, father of the present proprietor. His establishment was named The Gold Leaf Paper Mill, and turned out, from its inception, a quality of wrapping paper both cheaper and better than that previously on the market. In 1858 Mr. Joseph W. and Mr. Andrew J. Smart became the proprietors, and the same year Mr. R. T. Smart purchased the property, and also the Troy City Paper Mill in 1875, in response to his enormous growth of trade. The mills are situated on Wynantskill, near the Rensselaer County Almshouse, and are not only extensive, but equipped throughout with the latest improved machinery and appliances, the models of their kind, and run upon the most approved business principles. Mr. Smart has introduced improved methods and processes, and manufactures much the finest qualities of wrapping paper known to the trade, which are made more particularly for the Cuban market for cigarettes and cigars. It is of even quality, kept up to the highest standard of excellence, and is preferred by the wholesale and jobbing dealers of New York and elsewhere, as giving much the best satisfaction to grocers, butchers, bakers, and all other consumers. Mr. Smart is a business man of enterprise and integrity, who has ever retained the confidence of leading commercial circles, and is a worthy representative of this important branch of industry.

C. R. & S. E. Helmes, Upholsterers and Renovators, No. 143 River Street.—Messrs. Helmes established their enterprise in 1886, and during the intervening period to the present date they have built up a widely extended and influential trade. The store and workshop consist of well arranged and commodious apartments 20 x 80 feet in dimensions, in which are all needed facilities and appliances for manufacturing, renovating and selling the goods dealt in. Messrs. Helmes employ five skilled workmen, and not only manufacture parlor suits to order, of the best materials, but also mattresses of all kinds. They deal extensively in live geese feathers and bed springs, and are steam feather bed and hair mattress renovators. A specialty is made of upholstering and renovating, and the work executed is first-class and satisfactory in every detail. Both members of the firm are natives of Plattsburgh, New York, but have lived in Troy a considerable length of time.



by Shadbolt & Smith, Mr. Merritt Smith later on becoming the sole owner, and the present proprietor coming into the control in 1880. Under his energetic and go-ahead management the business rapidly became augmented to more extensive proportions, and each subsequent year has seen the volume of transactions develop with uninterrupted steadiness. The extensive coal yard has a frontage of 150 feet on the Hudson River, and is equipped with all modern appliances for the prosecution of the industry. A very heavy stock is at all times carried of the Delaware & Hudson Canal Company's coal, which is supplied in wholesale or retail quantities at the lowest market rates. Special attention is given to coal at retail on the new plan, delivered in 100 pound bags, free from dirt, dust or other impurities. Mr. Smith is sole agent for Smith's basin line (wood burned), for Troy

George P. Ide & Co., Shirts, Collars and Cuffs, Ide Building, River Street.—There is no distinctive feature of industry in which Troy so immeasurably leads all competitors as that of the manufacture of shirts, collars and cuffs. It is the emporium of the United States for the above goods, and the national supremacy so permanently retained by Troy in this line, is largely due to the ably directed efforts of the famous house of Messrs. George P. Ide & Co. The business was founded in 1865 by Mr. George P. Ide (who it may be remarked was born in Saratoga County); and Messrs. S. and R. Ford, under the firm name of Ide & Ford. They began the manufacture of collars upon a comparatively limited scale. In 1867, Mr. Samuel N. Ide was admitted, the firm name being changed to Ide Bros. & Ford. In 1872, the Fords withdrew, and Mr. Charles E. Bruce was admitted under the title of Ide Bros. & Bruce. Upon the dissolution of the above co-partnership in 1878, another was formed, composed of Mr. George P. Ide, Mr. Charles E. Bruce, and Mr. James M. Ide, under the title of Messrs. George P. Ide & Co. In 1882, Mr. Frank B. Twining was given an interest under the same style. Eventually in 1884 Mr. Bruce withdrew, and the present style was adopted. In 1885, the previous steady growth and solid development of the business had become so pressing, that largely increased manufacturing facilities had to be provided, and the firm purchased their present premises, giving them the appropriate name of "The Ide Building." The surname of Ide is a veritable trademark in this great staple industry, and the firm's brands of shirts, collars and cuffs are universally popular, these goods being preferred for every essential, both of excellence and elegance. This magnificent structure is five stories in height, and 150 x 126 feet in dimensions. It is a most attractive specimen of business architecture, one of the handsomest on River Street, and is fitted up in an elaborate and intelligent manner. Mr. George P. Ide is one of the leading authorities in the country on the manufacture of shirts, collars and cuffs; Messrs. James M. Ide and F. B. Twining are practical experts, bringing to bear the widest range of practical experience. They give personal attention to their purchases of muslins, linens, etc., contracting for the entire product of favorite mills; their designs are the leaders of fashion, while the talent employed in their cutting rooms is the highest attainable. It is on the sterling business basis of perfect work, and best materials, that Mr. George P. Ide and his associates have built up their enormous trade. Mr. George P. Ide as the president of the Manufacturers National Bank, has become recognized as a vigorous exponent of the soundest principles governing banking and finance. His partners are gentlemen of sound judgment, unremitting in their devotion to the details of the business. The trade centres not only here in Troy, but at the firm's branch houses, which are located as follows: No. 105 Franklin Street, New York; No. 214 Church Street, Philadelphia; and No. 146 Fifth Avenue, Chicago.

James F. Ashley & Co., Wholesale Dealers in Wall Paper, Shades, etc., No. 267 River Street.—The development of the trade in Troy of wall paper, shades, etc., is indicative of the refined and appreciative tastes of this progressive community. A successful representative house in the city actively engaged in this business, is that of Messrs. James F. Ashley & Co. This business was established fifty-three years ago, and the following have been the changes in the style and title of the house since that date, viz:—1835, Wm. T. Smith; 1859, Whitman & Vosburgh; 1862, Wm. W. Whitman; 1877, Oliver Wernett; 1882, Jas. F. Ashley; 1883, James F. Ashley & Co. Mr. James F. Ashley, who is sole proprietor, employs constantly thirty first-class workmen. The premises occupied comprise a commodious three-story building 25 x 100 feet in area, which is fully stocked with a splendid assortment of wall paper, friezes, dados, shades, etc., which are unrivalled for utility, quality and excellence, and are offered to the trade and private buyers at extremely low prices. The proprietor promptly furnishes estimates for all kinds of painting, paper hanging, frescoing and decorating, and guarantees entire satisfaction to patrons. A new department has been added to this already extensive business in the past three years. The art department contains a fine line of imported rugs and potteries from all the leading manufactures of Europe, besides a general line of fine art goods such as is rarely found in this vicinity, including a fine line of brass goods and lamps. Mr. Ashley was born in Barrington, Mass., where he is highly esteemed by the community for his skill,

energy and integrity. In conclusion we would observe, that Mr. Ashley is in every way a leader in his line of business, and those entrusting their orders to him will secure the greatest satisfaction in the thoroughly careful and artistic manner in which all work will be accomplished.

Stout & Irving, Wholesale Oyster Merchants, No. 504 Fulton Street.—Among the old established and influential business houses of Troy, is that of Messrs. Stout & Irving, the widely and favorably known wholesale oyster dealers, of No. 504 Fulton Street. The business was founded in 1842 by Mr. J. H. Goodsell, thus continuing up to 1872, when Mr. E. L. Stout entered into copartnership under the name and style of J. H. Goodsell & Co. In 1875 Mr. Stout became sole proprietor, and in 1880 formed the firm of Stout & Stillman. In 1885 Mr. William Irving came into the copartnership, and the firm is actively engaged in supplying fresh oysters to the retail trade of Troy, and a very wide area of territory throughout New York, Massachusetts, and Vermont, with customers as far north as Montreal. The firm are heavy receivers by the car loads of the choicest oysters of the Long Island Sound, New York bay, and Chesapeake bay. Both as to price and quality, they offer substantial inducements, and have ever maintained the lead in their line. We strongly recommend this honorable and responsible house to the retail trade as one eminently qualified to give entire satisfaction, both partners bringing to bear past practical experience, perfect facilities and a liberal equitable policy.

C. H. Green, Wholesale and Retail Dealer in Lumber, Nos. 13, to 29 River Street.—The mention of the house of Mr. C. H. Green in lumber circles carries with it a prestige and confidence enjoyed in greater degree by none in the city of Troy. The proprietor is widely prominent as a wholesale and retail dealer in lumber, shingles, laths, flooring, fence posts, etc., and has been engaged in the business here since 1881, the first four years as a member of the firm of Bonesteel & Green, succeeding to the sole control in 1884. His premises extend from Nos. 13 to 25 River Street, and comprise a lumber yard having a frontage of 800 feet on River Street, which is stocked at all times with a complete assortment of Michigan pine and northern and western lumber, and other articles belonging to the trade. Having intimate relations with all the leading manufacturers in the best producing districts, the proprietor is in a position to deal with the trade and consumers upon the most advantageous terms, resulting in an immense and steadily increasing business in this city and throughout the surrounding country. Inducements are offered as regards reliability of stock and liberality of terms and prices that challenge comparison. Mr. Green has been a resident of Troy for years and is eminently popular in business and trade circles.

Graves, Page & Co., Wholesale Grocers, No. 223 River Street.—A house that has been established for upwards of fifty-two years is the wholesale grocery house of Messrs. Graves, Page & Co. This business was founded by John Hunter and the following have been the changes in the style and title of the firm; Mattany & Hunter; who were succeeded in 1835 by John Hunter; 1841, Hunter, Bosworth & Co.; 1846, John Hunter; 1848, Hunter & Graves; 1853, Hunter, Graves & Co.; 1858, Buttershall, Graves & Van Alstyne; 1865, Graves, Van Alstyne & Co.; 1868, Graves, Page & Co. The members of the present co-partnership, Messrs. Aaron H. Graves, Freeborn H. Page and Allen Williams, bring great practical experience to bear, coupled with an intimate knowledge of every detail of the wholesale grocery trade, and the requirements of retailers and jobbers. The premises occupied comprise a superior four-story building 100 x 60 feet in dimensions, fully equipped with every appliance and facility for the successful and systematic conduct of the business. In this store can be found every article that enters into consumption in fancy and staple groceries, including the choicest teas, coffees, spices, condiments, wines, liquors, ales and the most popular and favorable brands of cigars, which are offered to the trade at the lowest ruling market prices. The trade extends through the Eastern and Middle States, while the goods of the house are absolutely unrivalled for quantity, purity, freshness and reliability. In conclusion we would observe, that the firm of Messrs. Graves, Page & Co. is a lasting source of credit to the flourishing city of Troy.

Ludlow Valve Mfg. Co., Manufacturers of Slide Valves, etc., Nos. 933 to 954 Second Avenue and Nos. 65 to 83 Fifth Avenue; H. G. Ludlow, President.—A representative and progressive corporation in the city of Troy, is that known as the Ludlow Valve Mfg. Co., whose offices and works are located at Nos. 933 to 954 Second Avenue and Nos. 65 to 83 Fifth Avenue. This reliable company was duly incorporated under the laws of New York in 1864 with ample capital, and since its organization at that date, has obtained a liberal, and largely increasing influential and permanent patronage in all sections of the United States, Canada, Russia and other European countries. The following gentlemen, who are highly regarded in trade circles for their enterprise, skill and just methods are the officers: H. G. Ludlow, president; M. D. Schoonmaker, treasurer; J. T. Christie, secretary. The company's works comprise a superior series of buildings, which are admirably equipped with all the latest improved machinery, tools, and appliances, necessary for the systematic and successful conduct of the industry. Several hundred skilled workmen are employed in the various departments, and the machinery is driven by steam power. The Ludlow Valve Mfg. Co. manufacture largely slide valves, double and single gate, for gas, water, steam and oil, from one-half inch to forty-eight inches; also yard, wash, and fire hydrants, check and foot valves. While this company does not claim that no other valves have good points, or that it supplies nearly all the valve trade, yet it honestly believes that it is selling more valves and hydrants than any other makers in this country or in the world. Its rapidly increasing business during the last twenty-four years affords strong evidence of the superior merits of its goods. The company is selling thousands of fire hydrants annually, and notwithstanding the shrinkage in prices, its total sales were never so large as during the past year. All the company's valves have parallel faces, which, moving on each other like the blades of a pair of scissors, have a tendency to scrape off any foreign substance adhering to them. Valves with diverging or wedging faces are more apt to catch such substances, and by mashing, to hold them fast; or, if too hard they may mar the faces, in either case causing a leak. The company's wedges being blunt are not likely to stick fast. The gates moving in line, the stems are also kept in line—wearing longer and requiring less frequent packing of the stuffing boxes than if the pressure of water or other fluid could crowd the gates and stems out of line. In fact, the company's valves and hydrants are absolutely unrivalled, and have no superiors in this or any other market, while they are general favorites wherever introduced. In conclusion we would observe, that the affairs of the Ludlow Valve Mfg. Co. are placed in able and competent hands, and it worthily maintains a prominent position in this useful and valuable industry, reflecting the greatest credit on all concerned.

Geo. A. Mosher, Solicitor of Patents and Counsellor in Patent Causes, No 17 First Street.—One of the most experienced and successful solicitors of patents and counsellors in patent causes in the city of Troy is Mr. George A. Mosher. Possessing a foundation understanding of the principles of patent law, a complete and thorough knowledge of the rules and practices governing the administration of the United States Patent office, and an experience of twenty years as an attorney and counsellor at law, and in this particular branch of practice, he may justly be considered as pre-eminently adapted for success in his profession. His reputation has become firmly established as an able, scientific and successful solicitor, and a clear-headed, reliable counsellor in patent causes. His special attention is given to examinations as to the scope and validity of patents, and to preliminary examinations as to the patent ability of inventions, while his practice also relates to the preparation and prosecution of applications for patents, including the making out of specifications, drawings, caveats, assignments, re-issues, designs, trade-marks, labels and copyrights, and to every item of service necessary to complete success of the application up to the time the patent is granted and issued by the patent office. No attorney is more favorably known at the patent office, and none can secure fairer treatment or more prompt consideration of their cases. His papers, filed in the interest of his clients, are models of accuracy, wisdom, and perfect understanding of the case in hand. Mr. Mosher gives his close personal attention to all applications made through him for patents, designs, re-issues, trade-marks and labels, and also to cases in interference, on appeal and before the United States Court. His office library contains a complete set of

certified copies of all the specifications and drawings of United States patents, the decisions of the various courts, and elementary text-books on patents, trade-marks, etc., while his advice is freely given and with profit to the inventor in all cases.

W. H. Hollister, Wholesale Grocer, Flour, Butter, Cheese and Eggs, Nos. 6 and 8 Grand Division Street.—This house was originally founded by Messrs. Hollister & Catlin, the present proprietor, a son of the original senior partner, coming into the business in 1884 as a member of the firm of Hollister & Lape, and succeeding to the sole control in February, 1888. He enjoys a wide and influential connection as a wholesale grocer and commission merchant. His business premises comprise a four-story brick building, 40 x 60 feet in dimensions, provided with ample accommodations for properly handling and storing the extensive and valuable stock that is constantly carried. There is nothing in either hemisphere that comes under the definition of a food product or grocers' sundries that is not to be found here in its most attractive form, and pure, fresh and reliable as to quality. As regards domestic staple groceries this stock is thoroughly comprehensive, covering the entire wide range and including everything in its best quality. Such staples as flour, butter, cheese, and eggs, so hard to obtain of the desired standard, are prominent specialties with this house. Consignments of these important commodities are daily received, fresh from the hands of the producer, and find ready sale among the permanent patrons of this house. The business is broadly distributed throughout New York and Vermont, and the house is eminently popular wherever known. Mr. Hollister is a native of Coxsackie, Green County, New York, and enjoys a high reputation in this city.

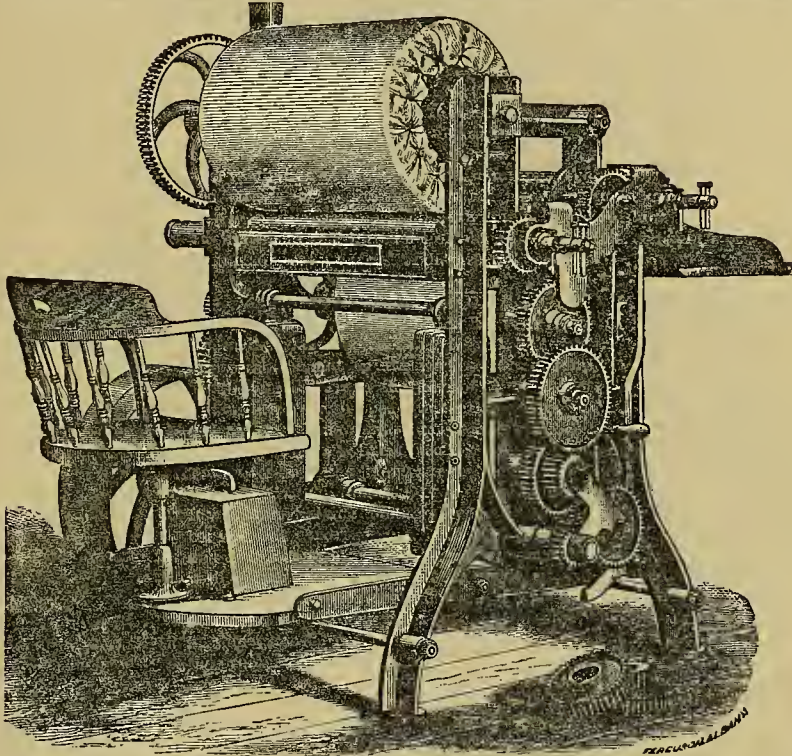
James A. Kittle & Co., Fine Furniture; Upholstering and Repairing a Specialty, No 1563 Broadway, West Troy.—The establishment of Messrs. James A. Kittle & Co. was founded many years ago, and came into the possession of the present proprietors in 1886, and under their energetic and enterprising management has greatly increased in popularity, while its patronage has also become greatly augmented. The spacious premises occupied for the purposes are comprised in three floors, each 25 x 60 feet in area, and fitted up throughout in the most convenient and approved fashion. A splendid stock of fine furniture is displayed to advantage in the various departments, the assortment embracing superior parlor sets, bedroom sets, chairs, rockers, lounges, folding beds, sideboards, bureaus, tables, etc., also upholstery goods; while the prices are strikingly reasonable. Five hands are employed and a leading specialty is made of upholstering and repairing, all orders in this line being attended to in so careful a manner that satisfaction cannot fail to be given in every instance. The members of the firm, Messrs. James A. Kittle and Edwin L. Bartlett, are both natives of West Troy, and are familiarly known here.

Harvey & Eddy, Wholesale Dealers in Fish, Salt, etc., No. 277 River Street.—Among the substantial and representative establishments of this city, and well worthy of especial mention in this review is that conducted by Messrs. Harvey & Eddy, at No. 277 River Street. The firm are wholesale dealers in fish, salt and provisions, and carry on very extensive transactions in this line, their trade extending to all sections of New York State, Massachusetts and Vermont, and no establishment of the kind maintains a higher standing in the business. The enterprise was founded in 1872 by Mr. Robert Harvey, and was continued by him until 1884, when the present firm succeeded to the control of affairs, and are carrying on the business with constantly increasing success. The trade is wholesale exclusively, and includes the handling of all kinds of ocean and fresh-water fish, embracing mackerel, cod, haddock, herring, salmon, trout, halibut, white fish, lobsters, etc., also salt, and a full line of provisions. The supplies are being constantly received from the most trustworthy sources of supply, none but the best qualities being handled, while the advantageous connections of the firm enable them to fill all orders promptly, and at the lowest market prices. Dealers will find it to their advantage to obtain their supplies from this reliable house, as they will obtain marked advantages in terms, and be assured of receiving liberal, upright treatment. The co-partners, Messrs. David H. Harvey and Charles G. Eddy, are natives of Troy, are gentlemen of marked business ability, and their standing in the commercial world is of the most irreproachable character.

Troy Laundry Machinery Company, (Limited) General Office and Eastern Manufactory, Nos. 648 and 650 Fulton Street. Delavan Peck, President.—The representative and most progressive corporation in the United States actively engaged in the production and improvement of laundry specialties, is that known as the Troy Laundry Machinery Company (Limited), whose general office and eastern manufactory are located at Nos. 648 and 650 Fulton Street. The company's western manufactory and salesrooms are situated at Nos. 395 and 397 Fifth Avenue, Chicago, and it likewise has branches in New York, London, England, and Berlin, Germany. The Troy Laundry Machinery Company (Limited), was duly incorporated January 1, 1881, with a paid-up capital of \$150,000, and since its organization has obtained a liberal, influential and permanent patronage not only in all sections of the United States and Canada, but likewise in the West Indies, Central and South America, Europe, India and Australia. The following gentlemen are the officers:

gers of hotels and also of architects is specially directed to the company's laundry machinery, being satisfied that a careful consideration of its merits will convince them that it is superior to all others, and the best adapted for laundering all kinds of goods. The company employs a number of competent draughtsmen and laundry engineers, and is prepared to furnish plans and specifications promptly, while it makes a specialty of fitting up laundries complete.

National Bank of West Troy, Corner of Washington Street and Central Avenue.—The National Bank of West Troy was duly incorporated in 1852 as the "Bank of West Troy," and eventually, in 1865, was reorganized under the national banking laws. It has a paid-up capital of \$100,000, and its surplus now amounts to \$28,000. This old and substantial bank is the only insti-



Delavan Peck, president; Thos. S. Wiles, vice-president; Allen Conkling, treasurer; J. H. Ten Eyck, secretary. The company's factories in Troy and Chicago are admirably equipped with all the latest improved machinery, tools and appliances, necessary for the successful prosecution of the industry. One hundred and fifty skilled operators are employed, and the machinery is driven by powerful steam-engines. The company's laundry machinery is greatly admired by experts, and is absolutely unrivalled for utility, efficiency, durability and uniform excellence, and has no superior in America or Europe, while the prices quoted in all cases are extremely moderate. It has always been the policy of this reliable company to spare no trouble or expense in perfecting its present line of machinery, and also in placing upon the market new machines that are both labor-saving and practical. In taking contracts to fit up laundries complete, the company has associated with its line of machinery also boilers, engines, filters, fans, and steam pumps of the best makes, and has no hesitation in guaranteeing them to give perfect satisfaction to patrons. The company's laundry wagons and carts are also constructed of the best materials, and it may be justly stated that this corporation will never recommend or sell any machinery or supplies that are not first-class in every particular. The attention of superintendents of public institutions, proprietors and mana-

tution of its kind in West Troy, and since its foundation has had a career of prosperity and usefulness. The following gentlemen are the officers and directors, viz.: Thos. A. Knickerbocker, president; John Winne, vice-president; Arthur T. Phelps, cashier; directors: T. A. Knickerbocker, J. I. Winne, E. H. Wiswall, A. H. Sweny and J. F. Phelps, R. F. Hall, Joshua Moss, Thompson S. Craig and John Knickerbocker. The National Bank of West Troy transacts a general business in loans, discounts and deposits, and makes collections promptly on all available points in the United States, Canada and Europe through its correspondents. Its investments are made with care and judgment, while its ventures of capital are always well secured. The bank likewise deals in government and other first-class bonds, and issues special deposit certificates bearing three per cent. interest. Every modern system, which in any way tends to enhance or benefit financial operations is followed, and every convenience and facility consistent with safe banking are extended to customers. The president, Mr. Thos. A. Knickerbocker, is a recognized authority on all matters relating to banking and finance, and is thoroughly conversant with the laws and principles that govern them. Mr. Arthur Phelps, the cashier, is an able and efficient bank officer, eminently fitted for his responsible position. The bank's discount day is on Thursday.

The Connecticut Mutual Life Insurance Company, of Hartford, Conn.—Joseph Hillman, General Agent.—This Company has been an important educational factor in every community since its organization, December 15, 1846, influencing the people in habits of economy, prudence and provident thrift. Its general agent for the State of New York, outside of New York City, is Mr. Joseph Hillman, of Troy. This gentleman occupies spacious office quarters at Nos. 3 and 4 Mutual Bank Building, corner of First and State streets, and has long been prominent in insurance circles in this city. On March 10, 1848, Messrs. Eleazer Peck and Joseph Hillman established themselves here in the insurance business under the firm name of Peck & Hillman. In 1862, when the Connecticut Mutual Life established its State agencies, this reputable firm was given the general agency for the State of New York, excepting New York City. At the date of this firm accepting this agency the company had assets of \$50,000. It now boasts of assets of \$56,000,000. In March, 1887, Mr. Peck died, since which date the agency has been continued by Mr. Joseph Hillman. The Connecticut Mutual offers its policies as a perfect protection to the family. Its calculations are made on the assumption of earning only three per cent. interest, instead of four or four and one-half per cent. as is assumed by all other companies. Its policies will therefore be protected by a larger reserve than is held by any other company. It selects risks with great care and has a low rate of mortality. Its investments are of the safest character; its economy of management is at least unsurpassed. It has no stockholders. Every dollar of saving or profit belongs solely to the policy-holders, and goes to increase the value of their policies or to reduce the cost of their insurance. Each policy has attached a table of cash values and the accumulation of surplus will be stated each year. Each year the actual value of the policy is increasing by the increase of reserve and the addition of any surplus earned and credited; and remains always available at the period stated. On the 1st of January, 1888, this company had paid out to policy-holders:—Death claims, \$56,008,800.95; matured endowments, \$9,151,224.91; surplus and surrendered policies, \$63,622,110.96; making a total of \$128,777,136.82. It held securely invested assets for the protection of its contracts to the amount of \$56,643,498.33; and a surplus over the highest standard of solvency adopted by any company or State in this country of \$5,225,738.61. In 1887 the premium income of the company amounted to \$4,422,465.07; while it returned to policy-holders \$5,414,301.31, and increased its net assets by \$1,057,378.73. Its ratio of expenses is as low if not lower than that of any other company, having been but 8.3 per cent. for the entire forty-two years of its business. Its investments have always been of the safest and best, the profit on completed transactions to January 1, 1888 being \$1,039,638.05, while the market value of its present assets largely exceeds their cost to the company. The steady growth of the company may be justly ascribed to its liberal contracts and generous dealings with policy-holders, together with the issuance of all safe and desirable forms of policies, while the fact that constant accessions are made to its business without resort to other than legitimate methods, is conclusive evidence of the high estimation in which this staunch and ably-managed corporation is regarded by the public. Mr. Hillman is a prominent and popular Trojan, a director of the Manufacturers' National Bank, of Troy, a leading founder and promoter of the Round Lake Camp Meeting Association, and closely identified with various enterprises pro bono publico. Thoroughly informed as to life insurance matters, Mr. Hillman has no hesitation in presenting the Connecticut Mutual to the public, feeling secure in the fact that no life corporation now engaged in issuing policies does so with a greater regard for the holder, or is more ready and able to promptly pay all losses as soon as they are properly declared.

Holmes & Ide, Manufacturers of Imperial Brand Linen Collars and Cuffs, Office and Factory, Nos. 405 to 415 Federal Street.—Troy has long retained the honored supremacy, as the leading centre in America for the manufacture of collars and cuffs. One of the leading representatives in this line is the firm of Messrs. Holmes & Ide, whose immense establishment is conveniently located in Federal Street. The business was founded on December 1, 1869, by Messrs. Stephen Parks, John C. Ide, and Henry Holmes, under the name and style of "Parks, Ide and Holmes." Mr. Parks withdrew on December 1, 1887, and Messrs. Holmes & Ide succeeded to the proprietorship, the business by this time having attained proportions of great

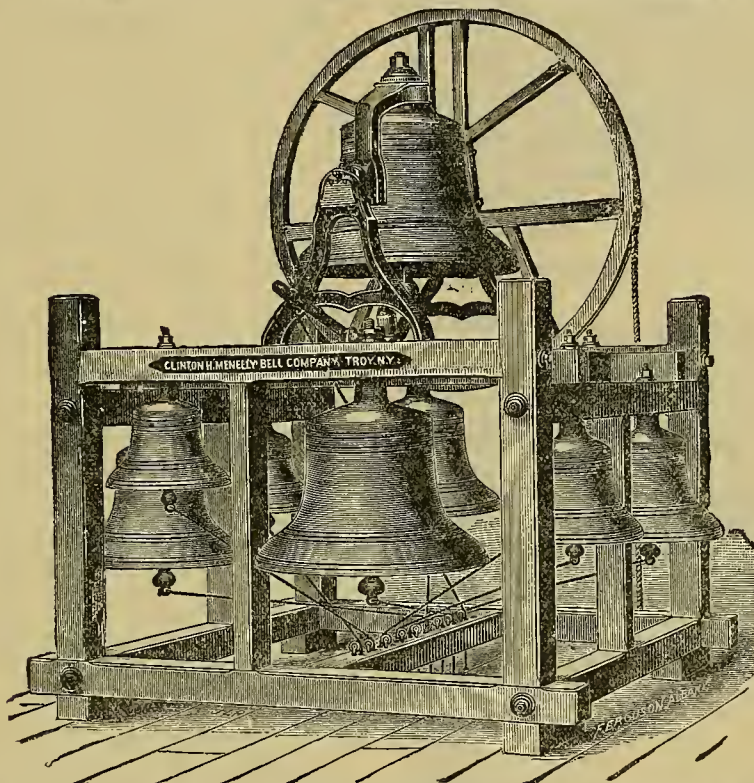
magnitude, owing to the superior character of the product. The firm has had to frequently enlarge its facilities, and in April, 1889, occupied the new "Tibbitts Building." On May 1, 1886, they completed their splendid new edifice extending from Nos. 405 to 415 Federal Street. The Federal Street factory is one of the most substantial in Troy, four stories high, and equipped in the most admirable manner for the purposes of collar and cuff manufacturing. The magnitude of the business conducted by Messrs. Holmes & Ide may be gathered, when we state that they devote 20,000 square feet of floor surface to their manufacturing departments; employing 300 hands and having 200 sewing machines in the stitching rooms. The partners are leading authorities in this branch of industry; there are few their equal, none their superior; they select their linens with the utmost care, having special fine grades made by the thousands of yards to their order, so that the Imperial brand for ladies and children's collars and cuffs, "H & I" and "Hatcher" brands for men's goods, are always a standard of quality. In cut, style, fit, workmanship and elegant laundering the collars and cuffs of this house cannot be excelled, and the enormous annual sales indicate how highly they are appreciated. The firm's salesrooms in New York are at No. 27 Greene Street; in Chicago, Ill., Nos. 235 and 240 Fifth Avenue, in Boston, Mass., No. 56 Bedford Street, and in San Francisco, No. 22 Sutter Street. For general and special excellence, unquestioned quality and durability we strongly endorse the famous "Imperial" and "H & I" brands, and which reflect such great credit upon the enterprise, skill and ability of the proprietors, Messrs. Holmes & Ide, who rank among Troy's most popular manufacturers.

The Wiles Laundering Co., (Limited) T. S. Wiles, Manager, No. 15 Sixth Street.—This immense business was established in 1864 by Mr. Thomas S. Wiles. In March, 1879, the important interests involved were duly capitalized at \$60,000 and the Wiles Laundering Co. (Limited), organized, with Mr. W. F. Harcomb as president, Mr. J. H. Teneyck as secretary, Mr. M. E. Wendell as treasurer, and Mr. Thos. S. Wiles as general manager. The enterprise and resources of the company, coupled with its splendid facilities, have placed it far ahead of any other laundering concern in the world. Mr. Wiles is the internationally celebrated inventor of the only perfect ironing machines, duly patented in 1873 and 1876, which combine superior execution with remarkable speed, each machine ironing upwards of one thousand dozen collars a day. The company occupies a fine four-story building, fully equipped with improved machinery for washing, drying, starching, dampening and ironing in the most rapid and superior manner. The company under Mr. Wiles' skilled guidance has attained the highest of reputations in the art of blueing and starching, upwards of 250 hands being employed and a capacity of laundering 8000 dozen collars and cuffs daily, the concern being patronized by Troy's leading manufacturers of collars and cuffs, also by makers elsewhere. The finish is superb, a beautiful domestic gloss or finish being imparted without discoloration. The president is a resident of Albany, the rest of the executive board are Troy capitalists. Mr. Wiles, who is personally in charge, is a practical and scientific laundry expert, the most successful inventor in his line, and as vice-president of the Troy Laundry Machinery Company, has secured to it patented improvements of the utmost value and universal use.

Edgar L. Everett, Manufacturer, Importer and Dealer in Pictures, Frames and Fine Art Goods, etc., No. 1 Keenan Building.—A prominent and representative house in Troy, actively engaged in the importation and sale of art goods, is that of Mr. Edgar L. Everett. This business was established in 1869 by Lorenzo C. Everett & Son, who conducted it till 1873, when the present proprietor succeeded to the management. The store is commodious and elegant, and is hung with an attractive variety of portraits, figures, landscape and marine pictures, etchings, etc., all ranking high as gems of art, and emanating from the studios of foreign and American artists. Mr. Everett likewise keeps in stock imported direct from the most celebrated European houses, Christmas and wedding gifts, engravings, etchings, paintings and frames, pedestals, easels, cabinets, artists' materials, etc.; fine china, antique brass, Paris and Vienna novelties, fans, cut glass, clocks, bronzes, toilet cases, etc. Mr. Everett was born in Troy. Affable and popular, he has achieved an excellent reputation in leading art circles.

Clinton H. Meneely Bell Company, Nos. 22, 24 and 26 River Street.—The representative and famous Clinton H. Meneely Bell Company was established in 1869, by Meneely & Kimberly, and eventually was duly incorporated in 1880 with ample capital, under the style and title of the "Clinton H. Meneely Bell Company." The Troy foundry is under the careful and efficient management of Mr. C. H. Meneely, who is recognized as one of the ablest and most experienced bell founders in the country. The company's foundry buildings are spacious and thoroughly complete in every part, being admirably equipped with all the latest improved apparatus, appliances and machinery necessary for the successful and systematic conduct of this important industry. The forms and proportions of the company's bells are secured by a due regard to the laws of acoustics

Jas. H. DeLong, General Insurance and Real Estate Agent, Office, No. 2 Second Street, Corner River Street.—Prominent among the general insurance and real estate agents of the city of Troy, is Mr. Jas. H. DeLong, who has had a large experience in real estate and insurance affairs, and established this business in 1885. He is agent in Troy for the widely-known and reliable Agricultural Insurance Co., of Watertown, N. Y., and the Reading Insurance Co., of Reading, Pa. Persons seeking to place insurance on their property will obtain entire satisfaction from Mr. DeLong, while that promptness in the adjustment of all losses and the settlement of all claims justly incurred, may always be implicitly relied on. Particular attention is given to placing all descriptions of manufacturing property, business blocks, dwellings, stores, etc., at the lowest cur-



and other natural guides, aided by close musical study, which render unerringly correct the production of any desired tone or qualities of sound. The Clinton H. Meneely Bell Company, manufacture extensively all kinds of church, academy, town clock, factory, chime, court-house, fire-alarm, and other bells, giving special attention to chime bells, and mount them in the most approved manner. This reliable company is always prepared to name the lowest price at which bells of genuine bell metal composition can be furnished, but can never agree under any circumstances to manufacture bells of inferior grade at corresponding or other prices, fully realizing the fact that bells, which are in any way deficient, are properly considered out of place in the present day. A written guarantee as to excellence of tone and composition, as well as to durability of casting, accompanies each bell of the company's manufacture, and to every one of which a thorough ringing test is given before shipment. The company has made a specialty of the proper mounting of bells, and can now safely claim that its "rotatory mountings" are the most efficient of any in use. The unqualified success which the company's bells have attained in all sections of the United States and Canada, South America, Asia, Africa, Europe and Australia, justifies the assertion that they are distinctively first-class, and are absolutely unrivalled in this country or elsewhere for quality, volume and prolongation of tone, finish, workmanship, quality of materials and uniform excellence. Those interested in the purchase of bells are cordially invited to a personal inspection of this well managed establishment.

rent rates. Mr. DeLong likewise gives careful attention to the sale, exchange, purchase and letting of properties and to the collection of rents. As a negotiator of loans on bond and mortgage he has met with marked success. Mr. DeLong was born in Saratoga County, N. Y., and his reputation as a citizen of Troy is of the highest character.

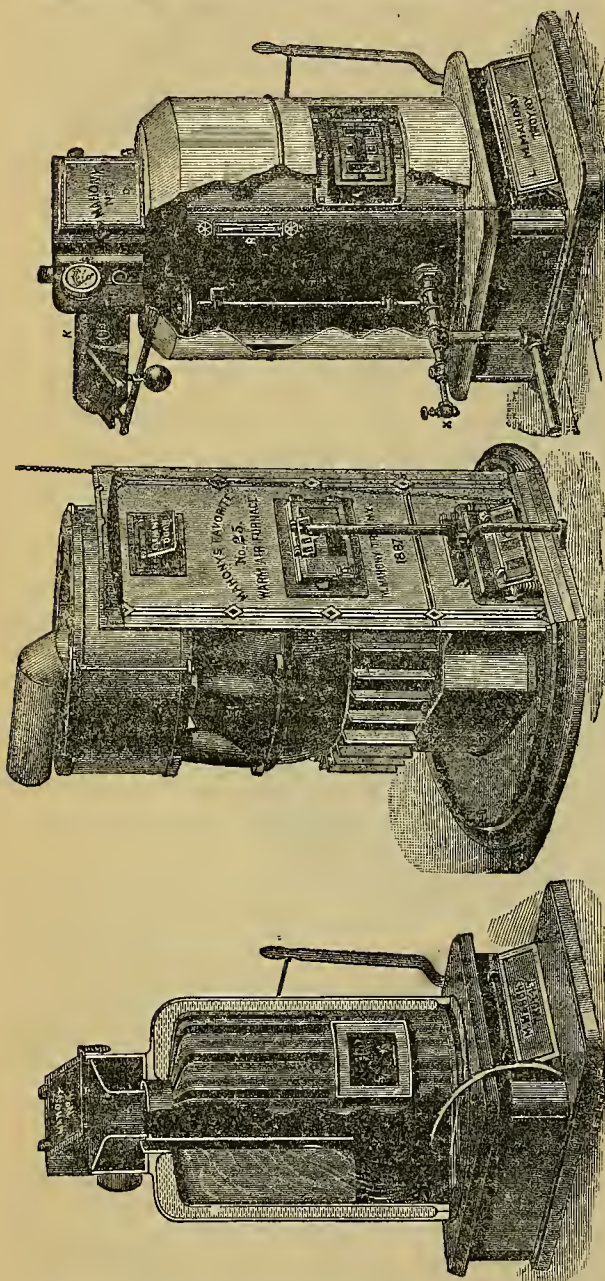
Wilbur, Miller & Wilbur, Manufacturers of the Red Seal Shirt, Fine Linen Collars and Cuffs, Corner Fulton and Front Streets.—A progressive and representative house in the city of Troy, engaged in the manufacture of men's shirts and fine linen collars and cuffs, is that of Messrs. Wilbur, Miller & Wilbur, which was founded in 1883 by Wilbur, Dubois & Wilbur, who were succeeded in 1884 by Wilbur, Krurn & Wilbur. Eventually in December, 1885, the present co-partners, Messrs. G. W. and H. W. Wilbur, and T. F. Miller, assumed the management and have built up an extensive and influential patronage in all the principal cities and towns of the United States. The firm operate three well equipped factories, one in Troy, another in Cambridge, N. Y., and a third in Johnsonville New York. They manufacture largely the famous Red Seal shirt, also fine linen collars and cuffs. Their goods are highly esteemed by the trade and public for their quality, finish, reliability and excellence, and have no superiors in this or any other market. Persons who have once worn the Red Seal shirt, and the firm's collars and cuffs, will have no others, if these goods are obtainable. Messrs. Wilbur, Miller & Wilbur are all natives of Troy.

M. Mahony, Iron Founder and Manufacturer of the Mahony Hot Water Heaters for Residences, Churches, etc., Fifth Avenue and Liberty Streets.—The use of steam and hot water for warming buildings has become so well understood latterly, that it is unnecessary to prove their superiority over all other modes of heating, especially when combined with an effective system of ventilation. In

are spacious, and comprise a superior two-story building and additions, which have a frontage of 150 feet. The foundry and workshop are fully supplied with the latest improved appliances, tools and machinery, and furnish constant employment to a strong force of skilled workmen. Mr. Mahoney attends carefully to the warming and ventilation of school-houses, churches, residences, green-houses, etc., by the Mahoney combination system of steam, hot water, or warm air, or by a combination of steam and warm air, or hot water and warm air. He has for years manufactured all kinds of heating apparatus, including steam boilers, hot water heaters, warm air furnaces, etc. All responsibility for the success of his work and all risks of failure or expense entailed by reason of failure of his system to work as represented, is by express terms of contract assumed by Mr. Mahony. He draws plans and specifications for heating and ventilating all kinds of buildings, furnishing the same promptly for very reasonable consideration. Mr. Mahony likewise manufactures Troy polishing irons, laundry stoves, building castings, etc., and attends carefully to general jobbing work. All his castings are noted for their smoothness and good quality of metal, and have no superiors in Troy or elsewhere, while his prices are as low as those of any other contemporary house in the trade. Mr. Mahony is a thoroughly practical warming and ventilating engineer and iron founder, and is greatly esteemed in trade circles for his skill, energy and integrity. The trade of this responsible house is by no means confined to Troy, but extends throughout the entire United States. In conclusion we would observe, that the Mahoney combination system of warming and ventilating residences, stores, churches, schools, etc., is beyond comparison one of the most certain means of making our indoor life a perpetual summer, and at the same time banishing from our dwellings the foul air and noxious gases, that are constantly producing so great a harvest of disease and death.

Fessenden, Lambert & Tower, Dry Goods, etc., Nos. 305 and 308 River Street and No. 322 Fulton Street.—As the leading establishment in the wholesale and retail dry goods trade of the city of Troy, the firm of Messrs. Fessenden, Lambert & Tower, is worthy of special attention and mention in this commercial review. This representative and reliable house was founded originally in 1842. In August, 1884, Messrs. Fessenden, Lambert & Tower assumed the management, being the successors to W. C. Winne & Co. On August 15, 1885, the building was destroyed by fire. It was immediately rebuilt and reopened August 15, 1887. The members of this copartnership, Messrs. C. F. Fessenden, J. J. Lambert and E. C. Tower, bring great practical experience to bear, coupled with an intimate knowledge of every detail and feature of the dry goods trade, and the requirements of the trade and public. The premises occupied comprise a superior four-story building 35 x 410 feet in dimensions. All the floors are connected by elevators and all the prominent points in Troy brought within speaking distance by telephone. Lamson's Cash Carrier has been adopted by the firm. The stock is extensive and well selected, and embraces a diversity simply impossible to describe, in dress goods from the cheapest prints to the most expensive silks, satins, velvets, etc. Here for instance in the silk department we find every color and shade at present fashionable, including some of the most beautiful silks ever imported, which are offered to customers at astonishingly low bargain prices. In the dress goods department of Messrs. Fessenden, Lambert & Tower, ladies have always found the largest variety from which to make selections. The suit, shawl and cloak department is likewise a great attraction, and is famous far and wide. The stock also includes ladies' and gents' furnishing goods, hosiery, linens, woolsens, cotton and mixed articles of every texture and description, millinery, fancy notions, curtains, draperies, floor-cloths, and in short every conceivable article that would properly be classed under those general headings. It should be added that the stock contains everything desirable in millinery goods, this house being the recognized headquarters in Troy for feathers, flowers, trimmings of every description, and a complete line of bonnets and hats in all the fashionable shapes, including imported styles from Paris and London already trimmed. One hundred assistants, salesmen, salesladies, etc., are employed. Messrs. Fessenden and Tower are natives of Boston, while Mr. Lambert was born in New York. They are highly esteemed in mercantile circles, and their patronage extends throughout all sections of Troy and the neighboring cities.

this connection special reference is made in this review of the commerce and industries of the city of Troy, to the representative and reliable house of Mr. M. Mahony iron founder and manufacturer of the Mahoney hot water heaters for residences, churches etc., whose foundry and work-shops are located at the corner of Fifth Avenue and Liberty streets. This business was established in 1870 by Link & Mahony, who conducted it till October 1878, when Mr. Link retired and Mr. Mahony became sole proprietor. The premises occupied



W. & L. E. Gurley, Manufacturers of Civil Engineers' and Surveyors' Instruments, Fulton and Union Streets.—This representative and widely-known house was founded in 1845, since which period it has secured a liberal and influential patronage, not only in all sections of the United States, but also in all parts of the civilized world. This business was established sixty-three years ago by Julius Hanks on its present site, who advertised himself as "a manufacturer of church bells, town clocks, copper and brass castings and surveyors' instruments of the most improved construction." In 1829 he was succeeded by his son Oscar Hanks, and eventually in 1840 Mr. W. Gurley entered as a clerk after graduating from Rensselaer Institute, now known as the Rensselaer Polytechnic Institute. On February 25, 1845 Mr. W. Gurley and Mr. Jonas H. Phelps formed the firm of Phelps & Gurley, as mathematical and philosophical instrument makers, continued the business till September, 1851, when Mr. L. E. Gurley came into the firm, having graduated from Union College the same year. The house then became Phelps & Gurley. In 1845 Mr. Phelps sold out his interest, and the firm of W. & L. E. Gurley was organized and assumed the management, and during the same year a new factory was erected on the site of the Hanks Foundry. These works were destroyed by fire May 10, 1862. Undaunted by their losses, Messrs. W. & L. E. Gurley with characteristic zeal and energy re-built their premises, which were again opened and in full operation December 10, 1862. After a long, successful, and honorable career, Mr. Wm. Gurley died January 11, 1887, and was succeeded by Mr. L. E. Gurley, who is now sole proprietor, and is conducting the business under the old firm name of "W. & L. E. Gurley." The factory is a superior four-story brick building having frontages of 130 feet on Fulton, 90 on Fifth and 118 feet on Union streets. The various departments are admirably equipped with the latest improved machinery, tools and appliances known to the trade. The machinery includes twelve graduating engines, six of which are automatic, three engraving and figuring machines, and more than one hundred first-class lathes. One hundred highly skilled and experienced mechanics and workmen are employed and the machinery is driven by a powerful steam-engine. Here may be seen several costly and ingeniously constructed machines, which are utilized for engraving letters and graduating lines on metallic plates. These splendid machines work automatically with wonderful precision. Messrs. W. & L. E. Gurley manufacture extensively all kinds of civil engineers' and surveyors' instruments, including theodolites, solar telescopes, compasses, transits, plane tables, Y Levels, miners' compasses, chains, rods and all descriptions of drawing instruments. This firm makes more engineering, philosophical and surveying instruments than any other three manufacturers in America. These instruments are used by engineers, etc., not only in every state and territory in the Union, but likewise in Japan, China, India, Syria, Arabia, Egypt, Central and South America, Cuba, Hayti, Canada and throughout Europe and Australia. During the Civil War the firm made for the United States Government, brass-fuse plugs for columbiad shells, brass sight pieces for Parrott guns and brass mountings for saddles. At the Centennial in 1876, Messrs. W. & L. E. Gurley made a notable display, and were decreed a special award by the commissioners. The firm manufacture platinum wire for telescopes of the exceeding fineness of $\frac{1}{125000}$ of an inch. 10,000 fibres of this wire can be drawn through the eye of a No. 9 cambric needle. The sales of the firm for the past year were upwards of \$300,000. Mr. Lewis E. Gurley was born in Troy, having been vice-president of the Troy Orphan Asylum, president of the Union National Bank of Troy, president of the Rensselaer County Agricultural and Horticultural Society, and president of Rensselaer County S. S. Union.

P. D. Randall & Co., Manufacturers of Whip Sockets and Carriage Trimmings, No. 914 River Street.—In compiling an account of the mercantile and manufacturing establishments of the city of Troy, we desire to call the special attention of our readers to the old established and representative house of Messrs. P. D. Randall & Co., manufacturers of whip-sockets and carriage trimmings, whose office and factory are located at No. 914 River Street. Messrs. P. D. Randall & Co. are successors to the firms of Chamberlin & Randall, Merriam & Chamberlin, Westfield Whip Socket Company; and Ypsilanti Whip Socket Company. This business was established twenty-eight years ago. The present proprietor is Mr. P. D. Randall, who has had great experience, and possesses an intimate knowledge of

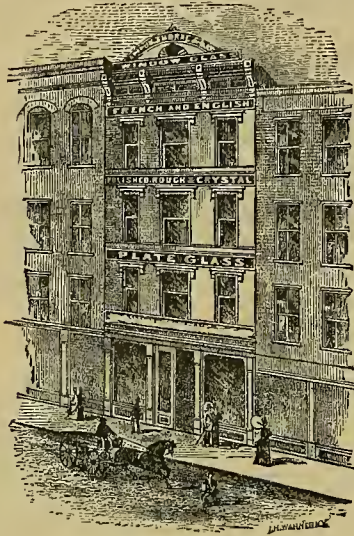
this growing and useful industry and the requirements of the trade and public. The factory is spacious and is equipped with all the latest improved machinery, tools and appliances known to the trade, employment being given in the various departments to twenty-five skilled operatives. Mr. Randall manufactures largely wood, metal, leather, malleable and skeleton whip sockets, carriage trimmings and hardware, also a full line of buckle loops, curtain lights, carriage knobs, knob eyelets, concealed joints, etc. These goods find a ready sale throughout all sections of the United States, while they are recognized by the trade as having no superiors in any respect. The firm likewise deal largely in fine carriages and buggies, of which an extensive stock is always kept on hand in their repository, and large shipments of these are made to the West. Messrs. P. D. Randall & Co. fill all orders promptly and carefully, at the lowest possible prices, and guarantee entire satisfaction to patrons. Mr. Randall is a native of Schoharie county, New York. He is highly esteemed in trade circles for his skill and enterprise, and enjoys a deservedly high commercial standing in this flourishing city.

Perfection Steam Laundry, Meneely & Read, Proprietors, Corner Hutton and North Fourth Streets.—Among the most active and enterprising firms engaged in the laundry business exclusively for the trade in Troy, is that of Messrs. Meneely & Read, of Hutton and North Fourth streets. They are young and able business men, who bring to bear a wide range of practical experience, perfected facilities and influential connections. Their establishment is appropriately named the "Perfection Steam Laundry." They have spared neither pains nor expense to render it the most complete establishment of the kind in the United States, and give their close personal attention to the progress and careful performance of work in hand. Their establishment is a fine three-story and basement building, and the laundry is run on business principles, a thoroughly efficient system of organization being enforced, and a large force of skilled hands being employed in the laundering of the new goods, shirts, collars and cuffs, from our leading manufacturers. The firm give special attention to careful finish, insuring the highest perfection, and an elegant appearance that sets goods off to the best possible advantage. We recommend this laundry to the investigation and patronage of manufacturers generally. All the new machinery is in, and perfection of workmanship is combined with the lowest tariff of prices. Messrs. William R. Meneely and Arthur J. Read are popular and progressive business men, alert to protect and advance in every way possible the interests of their patrons, and ever retaining the esteem and confidence of leading commercial circles.

Mrs. F. Hartsfeld, Shirts and Corset Factory, and emporium for Bustles, Ladies' Undergarments and Fancy Goods, No. 206½ River Street.—Established an odd quarter of a century ago, this well ordered store has ever since been one of the principal centres of attraction to the feminine portion of this city and vicinity, owing to the excellence of the goods made and handled, and the courteous attention patrons always receive here. The store is commodious and nicely appointed, and a large and fine assortment is always kept in stock, including skirts, bustles and corsets, undergarments in great variety, novelties in gloves, hosiery, fans, notions, small wares and everything in the line of fancy goods; corsets, bustles and hoop-skirts being the leading specialties. Skirts and corsets of a very superior quality, perfect in shape and fit, are made to order likewise in the most prompt and excellent manner, some half a dozen or so expert hands being employed, and altogether Mrs. Hartsfeld has a large and flourishing patronage.

John T. Hopkins, Coal Merchant, Corner River and Vanderheyden Streets.—Among the leading dealers in coal of all kinds, in this city, is Mr. John T. Hopkins, who established himself in this enterprise more than fifteen years ago, and during the intervening period to the present date he has built up a widely extended and influential trade among the business men and residents of the community. Mr. Hopkins occupies conveniently located offices and yards fronting on the Hudson river, and possesses every facility for receiving anthracite and bituminous coal of the finest grades, direct from the mines of Pennsylvania and Maryland. He employs a force of ten experienced hands, and the coal received is sheltered, screened, and promptly delivered, to any given address, in wholesale or retail quantities. Mr. Hopkins is a native of Troy, and has lived in this city during a long and useful life-time.

Thorne & Rogers, Window Glass, Paints, Oils and Varnishes, No. 309 River Street and No. 8 Mechanic Street.—Few departments of commercial activity in the city of Troy have been conducted with greater vigor and discretion, and with more substantial results, than the trade in window glass, paints, etc. Prominent among the principal houses in the city of Troy, actively identified with this important trade, is that of Messrs. Thorne & Rogers. This business was established in 1881, by Messrs. Arthur Thorne and M. W. Rogers, both of whom have had great experience, coupled with an intimate knowledge of the wants of the trade. The premises occupied comprise a superior four-story and basement building



20 x 130 feet in dimensions, fully supplied with every facility and appliance necessary for the systematic conduct of the business. Messrs. Thorne and Rogers deal extensively in window glass, paints, oils and varnishes, and offer substantial inducements to patrons. One of the firm constantly visits Europe and buys direct from the most famous manufacturers, thereby enabling the firm to grant advantages in goods and prices impossible to be duplicated elsewhere in the city. Only the best paints, oils and varnishes are handled, and the trade of the house now extends throughout the principal cities and towns of New York and the adjacent states. Messrs. Thorne & Rogers are both natives of Troy. They are greatly respected in trade circles for their enterprise and integrity, and the standing of their house in the commercial world is such as to reflect great credit on the partners, and the growing business they represent. This is the only firm outside of New York and Boston that import window and plate glass.

William Ferguson, Plumber, Gas and Steam Fitter, Nos. 359 and 361 Fulton Street.—One of the leading plumbing and steam fitting establishments of Troy is that of which Mr. William Ferguson is the esteemed and enterprising proprietor. He is a native of Scotland, who came here in childhood, and thoroughly learned the trade in every branch, manifesting special aptitude for the difficult details, and becoming known as one of the most skillful master workmen in his line. In 1866 he formed a copartnership with Mr. Dodds under the name and style of Dodds & Ferguson, which continued up to 1879, when upon its dissolution, Mr. Ferguson became sole proprietor. He has built up a trade of great magnitude throughout Troy, Albany and vicinity, and does the plumbing, gas fitting and steam fitting for many of the leading property owners and manufacturers of the city. He occupies two connecting stores, and makes a specialty of scientific sanitary plumbing for dwellings, and has done a great deal of new contract work for architects and builders. He adheres rigidly to specifications, and ever pursues a prompt and equitable policy. Mr. Ferguson keeps in stock full lines of the famous Mitchell, Vance & Company's artistic gas fixtures, and is the sole agent for the Swamscott Machine Company's return tube upright boilers, specially designed for the heating of halls,

churches, stores and dwellings, also for the Gurney hot water heater which is the best. It is the best sanitary heater yet out. Mr. Ferguson employs upward of fourteen hands steadily, and does a very heavy trade both in plumbing, sale of gas fixtures and materials, and gas and steam fitting.

Tom S. Wotkins, Coal, Corner Fulton and Front Streets.—This popular house was founded in 1845, by Messrs. Joseph Stackpole and George Dana Wotkins, the latter being the father of the present proprietor, who came into the business in 1875, as a member of the firm of Messrs. Van Zile & Wotkins, and succeeded to the sole control in 1884. His business premises are among the most extensive and complete for the purpose in the city, comprising a coal pocket 60 x 141 feet, and 45 feet high, having storage capacity for nine thousand tons; together with sheds, barns and a fine office building, the whole having a frontage of 200 feet on Fulton Street and 150 feet on the Hudson River. Every facility is afforded for the prompt filling of all orders by car or cargo lots, and shipments are made direct from the mines to consumers or from the yard by the ton. A very extensive business is carried on in the leading brands of anthracite and bituminous coals, including the best from the Lehigh, Lackawanna and Cumberland regions. These coals have no rivals as powerful heat producers, and sustain combustion in a manner that insures the greatest economy for manufacturing, steam and domestic purposes. The resources of this house are such that the largest orders can be filled with the utmost promptness, while all coal purchased of this responsible house is guaranteed to maintain in every respect the highest standard of excellence, holding the front rank as regards the care taken in its preparation for the market, coming, as it does, from the best equipped collieries in America, and in all cases the lowest market prices invariably prevail. Mr. Wotkins is a well-known and prominent Trojan, a director in the National State Bank of Troy, and identified with numerous enterprises *pro bono publico*.

Cyrus Lynd, Dealer in Provisions, Butter and Cheese, No. 110 Congress Street.—The name of Cyrus Lynd has been identified for nearly a quarter of a century with the provision trade of Troy. He is a native of Poestenkill, and has ever borne a reputation of the highest character for upright methods and liberal dealing. M. Lynd founded his establishment in 1865. He won a marked success from the outset, and has long been enjoying a prosperous and most desirable trade. The store which comprises his business quarters is fitted up with every convenience for the prosecution of the enterprise. Ten experienced hands and teams are in service, and an active wholesale and retail trade is carried on, the proprietor having customers in all parts of the city and its vicinity. A heavy stock of the choicest fresh and salt meats of all kinds, butter, cheese, and a general line of provisions is at all times carried, and orders are filled and delivered without delay. The lowest market prices at all times prevail and are a feature of the establishment.

Geo. D. Smith, Insurance, Keenan Building, Corner Broadway and Third Streets.—One of the leading and most prominent of the insurance agencies centred in this city is that conducted by Mr. George D. Smith. The business was originally founded in 1875, by Hudson, Bolton & Co., who were succeeded respectively by Hudson & Crary; Hudson, Crary & Co.; W. H. Hudson, the firm becoming Hudson & Smith in 1884, and continuing thus until 1886, when the present proprietor came into the entire control. A large and very influential business connection has been developed and the volume of transactions has been steadily increasing, and the house has a large list of patrons throughout Troy and its vicinity. Mr. Smith has had thorough experience in every department of the insurance business, and is recognized as one of the ablest underwriters in this section of the State. The extent of his business necessitates the employment of a staff of efficient clerks. The following substantial companies are represented by this agency; New Hampshire, of Manchester, N. H.; Citizens, of Pittsburgh, Pa.; Farragut and Jefferson of New York; Granite State of Portsmouth, N. H.; and the Guarantee Co., of North America, of Montreal, Canada. Buildings, etc., are insured at the lowest possible premiums consistent with safety. A native of Troy, Mr. Smith is familiarly known as one of our most enterprising and successful business men.

Lovell Manufacturing Co., (Limited) Manufacturers of Roll-up Spring Beds, W. B. Sherwood, No. 141 River Street.—Among the enterprises represented in Troy that possess a national reputation in their line of industry is that of the Lovell Manufacturing Co. (Limited), under the management of Mr. W. B. Sherwood. The enterprise was inaugurated in May, 1888, and has entered upon a promising career of prosperity and success. The principal office and factories of the Lovell Manufacturing Company are located in Erie, Pa., while stores are operated in all the leading cities of the United States. A prominent speciality of this company is the Lovell adjustable roll-up spring-bed, which is manufactured exclusively by them under the genuine Fowler patents. The springs used in this bed are made from cast-steel wire and are tempered after they are coiled; it is warranted to be the softest and most perfectly elastic spring-bed in use, and is capable of sustaining a weight of two thousand pounds; while it rolls into compact shape, and is easily handled and stored. It needs but one mattress, and can be put up on any bedstead or even on the floor. It is so constructed that when two persons of unequal weight occupy it, there is no tendency to roll toward the centre. The fact that over two hundred thousand of these beds are now in use, and that year by year its popularity is increasing, affords the best guarantee of its merits. The company are also manufacturers of the Puritan, Niagara and Dauntless clothes wringers. The Puritan is adapted to wring both ways, and is adjustable to either stationary or portable tubs. In addition to these goods the company are manufacturers of the Hammoquette Reclining Chairs, and are manufacturers' agents for parlor, mantel and office clocks; family bibles, photograph albums, Smyrna rugs, oriental scarfs, etc. Mr. Sherwood is a native of Syracuse, and a gentleman of business experience and ability. The company is to be congratulated upon embarking in business here under such favorable auspices.

Hawley & Co., Fire Insurance, No. 253 River Street.—Few, if indeed any, among the many responsible fire insurance brokers that have come into prominence as agents of recent years in Troy have been more successful than the popular and prosperous firm of Hawley & Co. This reliable and enterprising firm was established on January 1, 1886, and soon won their way to public favor and confidence. They devote themselves exclusively to fire risks, and are agents for Troy, Cohoes and vicinity and the whole of Albany and Rensselaer counties for the following first-class companies. "Spring Garden" of Philadelphia, "Security" of New Haven, Conn., "People's" of New Hampshire, and the "Providence Washington" of Providence, Rhode Island. The firm make a special feature of the prompt and expeditious adjustment of all legitimate claims, no pains being spared to render the fullest satisfaction in every such instance to policy holders, while absolute indemnity is offered. Desirable fire risks of every description are placed with the stanch institutions named above at favorable rates, liberal and honorable terms prevailing in every case, and altogether this firm conduct a very fine business. The copartnership consists of Messrs. John G. Hawley and George Kirsop, Jr., both natives of Troy, who are largely endowed with the qualities that bespeak success in commercial life.

Jno. Legget & Son, Manufacturers of Paper Boxes, Nos. 34 and 36 North Fourth Street. (Factories at Hudson and Cohoes).—Late years have witnessed vast improvements in the methods of paper box manufacturing, both with regard to the rapidity with which they are produced and the consequent cheapening of the product, and likewise in the increased beauty and finish of the styles and designs. The business is one requiring taste and experience, and in these respects no house in the State of New York can be said to be more abundantly endowed than that of Messrs. J. Legget & Son. This business was established in 1865. The present copartners, Messrs. John and Jos. A. Legget, bring great practical experience to bear, coupled with an intimate knowledge of every detail of this growing industry and the requirements of manufacturers. The firm manufacture their own paper and cardboard at their mill in Saratoga. Their box factory is spacious and is fully supplied with the latest improved automatic machinery and appliances known to the trade. One hundred and eighty operators are employed in the various departments, and the machinery is driven by a powerful steam-engine. Messrs. Jno. Legget & Son manufacture in vast

quantities all kinds of boxes for shirts, collars, cuffs, knit goods, etc. Estimates are given for any style or size of paper box, and the facilities of the house are such as to enable the parties to fill orders promptly and at prices difficult to be secured elsewhere. The paper boxes manufactured by this reliable firm have no superiors in the market, and are unrivalled for strength, finish, elegance and general excellence. Both Messrs. Jno. and Jos. A. Legget, are natives of Troy, and are honorable and liberal in all transactions.

Neemes Brothers, Troy Machinery Foundry, Office and Foundry, Nos. 206-212 First Street.—This business was established in 1875 by Mr. Geo. C. S. Neemes, who conducted it till May, 1883, when Messrs Jos. H. and Spencer Neemes succeeded to the management, the firm being known by the style and title of "Neemes Brothers." The foundry is spacious, and is fully equipped with all the latest improved appliances and apparatus known to the trade. Thirty-two experienced moulders and operatives are employed, and the machinery is driven by a powerful steam-engine. Messrs. Neemes Brothers manufacture largely to order all kinds of castings for steam-engines, machinery, railroads, buildings, etc., including columns, sills, lintels, etc. Particular attention is paid to loam castings and balance wheels and paper mill driers, also to patterns of pulleys of all sizes and any width of face. The firm are manufacturers of Weaver and Norton's patent shaking and self-cleaning grates for steam boilers, etc. Estimates are promptly furnished for all descriptions of castings, and the trade of the Troy Machinery Foundry extends throughout all sections of New York and adjacent states. The members of the present firm, Messrs. Jos. H. and Spencer Neemes, are both practical iron founders, and are highly esteemed in trade circles for their skill, enterprise and integrity. Mr. Jos. H. Neemes, is a native of Albany, while Mr. Spencer Neemes was born in England.

Mrs. F. Hopkins, Manufacturers' Laundry, Corner Federal and Mechanic Streets.—The representative, oldest and most extensive laundry in the city of Troy is that of Mrs. F. Hopkins. This laundry was originally established in 1840, and is now the property of Mrs. Hopkins, who has secured the best class of trade from the start, and both as regards facilities and resources for the prompt filling of the largest orders, we know of no similar establishment in the city so well equipped. The premises occupied comprise a superior four-story brick building, fully supplied with the latest improved machinery and apparatus; 160 to 175 operatives are employed, and the machinery is operated by steam power. The system which pervades this reliable and popular establishment leaves nothing to be desired, each department being carefully supervised, and the result is the turning out of the best work at prices that cannot be rivalled by any cotemporary concern in this country. Mrs. Hopkins makes a speciality of getting up in the highest style manufacturers' work, and always giving entire satisfaction to the most critical customers. This laundry was burnt in 1862 and in 1884, but was immediately rebuilt and enlarged. Mrs. Hopkins has been forty-eight years in the laundry business, and is highly esteemed by the community for her enterprise, executive ability and just methods.

Nora O'Hearn, French Millinery, No. 26 King Street.—This business was established in 1885 by Miss O'Hearn, who has since obtained a liberal and influential patronage from the best classes of society in Troy and its vicinity. The store is spacious and attractively fitted up with every convenience for the display of the choice and fashionable stock, and the comfort of patrons. The prices charged are very moderate considering the superior character of the goods offered, which are unsurpassed for beauty, style and appearance by those of any similar establishment in the city or elsewhere. In the way of French millinery and bonnets, Miss O'Hearn displays all the latest and newest styles, the recent productions of Parisian modistes. She keeps also in stock a general variety of feathers, velvets, laces, silks, satins, etc., her store being very popular with ladies, who are well aware that they can always find here something new, beautiful and useful, at a fair and reasonable price. The proprietress is greatly esteemed in social and business circles for her many excellent qualities and integrity, justly meriting the success attained.

The Northern News Company, Wholesale Booksellers, Stationers, etc., Nos. 10 and 12 Third Street.—Prominent among the most useful of the mercantile enterprises of Troy must be named The Northern News Company. Since this business was inaugurated here in 1870 it has been a valuable factor in advancing the well-being of the citizens of this community. The house is an offshoot or branch of the American News Company, a prominent organization incorporated under the laws of the state, and having its headquarters in New York City. The enterprise has been a marked success from the outset. The premises occupied for the purposes of the business consist of two spacious floors, each 25 x 100 feet in dimensions, and equipped with every appliance and convenience to facilitate the operation of affairs. A very large stock is carried, comprising bound and unbound volumes of standard and current literature, staple and fancy stationery, newspapers and periodicals, and a comprehensive assortment of holiday goods. A general wholesale, retail, and jobbing trade is supplied, and orders are expeditiously and satisfactorily filled in every instance. A staff of twelve clerks is afforded employment. The manager of the establishment, Mr. S. F. Hoyt, is a native of New York City, and is unremitting in his attention to the affairs of his house.

W. & M. Gross, "Kings of Clothiers," Nos. 119 to 123 Congress Street.—A time-honored, reliable and prominent clothing and outfitting establishment in this city is the spacious and well-ordered emporium of W. & M. Gross, the popular and well-known clothiers and men's furnisners. It is, in fact, one of the oldest and best stores of the kind in Troy, and purchasers can always rely upon finding excellent value, the latest styles and honorable treatment here, while the very lowest prices consistent with first-class goods prevail. This flourishing business was established about thirty-five years ago by Louis Gross, who conducted the same up to ten years or so since, when it passed into the hands of his sons and successors, the enterprising and prosperous firm whose name heads this sketch. The store, which is desirably situated, has a frontage of 75 feet with a depth of 45 feet, and is tastefully fitted up and neatly arranged, while seven courteous and efficient assistants attend to the wants of patrons. An extensive and admirably selected stock is constantly carried, embracing men's, youths', boys' and children's clothing in every variety, style and pattern, and of reliable material and superior workmanship, also a full and fine assortment of gents' furnishings, shirts, underwear, novelties in neck dressing, umbrellas and kindred articles, and the patronage of the firm, which extends all over the city and vicinity, is large and permanent, and affords evidence of steady increase. Messrs. Walf and Marks Gross, who are gentlemen of middle age and natives of Troy, well merit the large measure of public favor they enjoy.

Charles Babcock, Watchmaker and Jeweler, No. 86 Third Street.—During the past thirty-eight years or more Charles Babcock, the well-known watchmaker and jeweler, whose neat store is located at No. 86 Third Street, has maintained an enduring hold on popular favor and confidence, and fully sustains to-day his old time reputation for first-class work, excellent goods and honorable dealing. Mr. Babcock, who is a native of Troy, is a thoroughly practical and expert watchmaker and jeweler of thirty-nine years' experience in the exercise of his art, and is a complete master of the same in all its branches. He is the oldest in his line in the city of Troy, having started in business on his own account here in 1850. The store is commodious and tastefully appointed, and a full and fine assortment is constantly carried, embracing gold and silver watches, clocks in artistic designs, elegant jewelry in great variety, solid silver and plated ware, opera glasses, spectacles, eye glasses and optical goods of all kinds. Watches and jewelry are made to order likewise in the most superior and prompt manner, while repairing in all its branches is done in the best style of the art, two competent assistants being employed, and altogether Mr. Babcock has a large city and country trade. The store is managed by his sons C. E. and William E. Babcock.

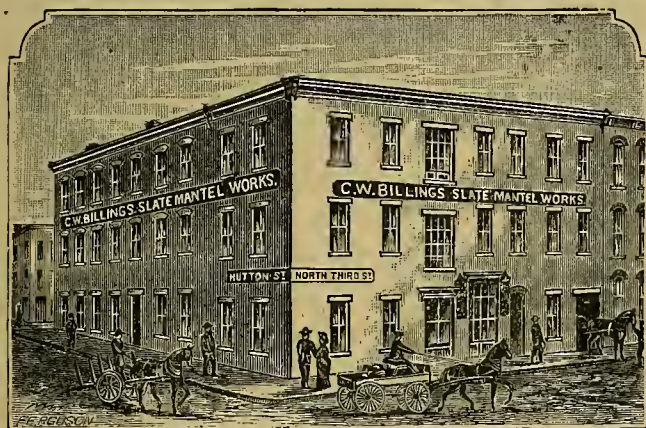
Dater & Lee, National Buttonhole Factory, No. 1935 Sixth Avenue.—The manufacturers of wearing apparel of every description find, as a rule, that it is more advantageous and profitable to send garments requiring buttonholes to be made in them to a house which makes a specialty of this class of work than to attempt the

making of them upon their own premises. This is particularly the case with small establishments of dressmakers, tailors, etc. The National Buttonhole Factory of Messrs. Dater & Lee is one of the leading establishments of the kind in the city, and commands a large and substantial trade. This enterprise was founded in 1882 by Mr. C. H. Wenzell, who, in 1884, formed a partnership with Mr. John Dater, under the style of Wenzell & Dater. In 1886 Mr. Wenzell retired, and Mr. Dater then went into partnership with Mr. George H. Lee, who had been for thirteen years in the collar business at Troy. The factory is a commodious one, and it is equipped with all the newest and latest improved mechanical appliances appertaining to the business. Between eighty and ninety operatives are permanently employed in making all kinds of buttonholes, specialties being made of pearl stitching and eyeletting. The trade of the concern is derived from all parts of the city and State, and orders are promptly filled on the most favorable terms. The copartners are both natives of Troy and energetic, pushing business men.

Orrs & Company, Manufacturers of Print, Book and Hanging Papers, Troy and Mt. Vernon Paper Mills.—Prominent among the leading manufacturers of paper is the widely known and reliable firm of Orrs & Co. This business was established in 1835 by William and Alexander Orr as A. & W. Orr, as printers of paper hangings, at No. 76 Congress Street. In 1839 they removed to River Street. Mr. Wm. Orr was the inventor of the first machinery ever used for printing paper by cylinders, on which the designs were engraved. His machinery printed a thousand rolls per day, each nine yards long, in three colors. This invention took the place of thirty men. He was also the first paper-maker in the United States to manufacture merchantable printing paper with wood fibre in it. In 1847, Wm. O. Cunningham was admitted into partnership, the firm becoming A. & W. Orr & Co. Eventually in 1868, Alex. M. Orr became a partner, and in 1869 Frederick W. Orr and in 1885, S. Alexander Orr were admitted into partnership, the firm being known by the style and title of Orrs & Company. The firm gave up the printing of wall paper a quarter of a century ago, and turned their attention to the manufacture of print, book and hanging papers. Their paper mills are spacious, and are equipped with the latest improved machinery, apparatus and appliances known to the trade. One hundred and fifty operatives are employed, and the machinery is driven by water power supplemented by steam. The Troy and Mt. Vernon paper mills have a frontage of 350 feet and extend back to about 150 feet; their capacity is fifteen tons daily. The firm make a specialty of roll papers. All orders are promptly filled at the lowest possible prices, and the trade of the house now extends throughout all sections of the United States. The New York City office, which is under the management of Mr. A. M. Orr, is at No. 132 Nassau Street. The standing of Orrs & Co. in commercial circles is too well known to require further comment at our hands. The firm has now been in successful operation for over half a century without a single reverse, and are justly proud of their success.

Van Dusen & Co., Laundry and Manufacturers of Paper Boxes, Nos. 1918 to 1931 Sixth Avenue.—A representative and progressive house in Troy is that of Messrs. Van Dusen & Co. This business was commenced by Van Dusen & Co., the firm being composed of Frank Van Dusen and Shepard Tappen. The factory is extensive and is fully equipped with all the latest improved automatic machinery and appliances known to the trade. Sixty operatives are employed in various departments of their box making branch, and the machinery is driven by a powerful steam-engine. Messrs. Van Dusen & Co. produce mainly in large quantities manufacturers' paper boxes for collars, cuffs and shirts. They conduct an extensive laundry business, which is patronized by nearly all the collar, cuff and shirt factories in Troy, their work being considered "par excellence," this being the principal business of the concern, and in which they employ 240 hands, while the prices quoted in all cases are as low as those of any other first-class house in the trade. Estimates are promptly given for any style or size of folding or sliding boxes, either plain or printed in colors. All orders are promptly and carefully filled, and the trade of the house is steadily increasing. Mr. Van Dusen is a native of Troy, while Mr. Tappen was born in Vermont. They are highly esteemed for their enterprise and integrity.

C. W. Billings, Marbleized Slate Mantel Works, Corner of Sixth Avenue and Hutton Street.—One of the most gratifying evidences of the spread of correct artistic tastes among all classes of society in the United States, is the great attention that is now paid to the production of marbleized mantels, tiles and other beautiful interior house finishings. A prominent and old-established house in Troy, actively engaged in this artistic industry, is that of Mr. C. W. Billings, whose Marbleized Slate Mantel Works are located on Sixth Avenue and Hutton Street. This business was established in 1856, by Mr. Edwin A. Billings, who conducted it till 1866, when he was succeeded by his son, the present proprietor. The premises occupied comprise a spacious three-story brick building 78 x 130 feet in dimensions. The various workshops are fully supplied with all modern appliances, apparatus and machinery known to the trade. The



latest mechanical and chemical processes are used, and the trade of the house now extends throughout all sections of the United States and Canada. Mr. Billings manufactures to order or otherwise marbleized slate mantels from Vermont slate, also bureau wash-stands and table slabs, hearth tiles and facings, floor tiles, improved grates and other decorative specialties. Many of these beautiful mantels imitate the marbles of Spain and Egypt, and are also similar in appearance to rosewood, walnut, ebony, and other ornamental woods. Many of these designs are very elegant, and are mounted in brass or other metal with fenders of a similar material. In fact, the marbleized mantels and other specialties manufactured by Mr. Billings are unrivalled in the United States or Europe. Mr. Billings has his own quarry in Vermont, and a large stock is kept constantly in the sales-rooms at Troy, the business being both wholesale and retail, and the work turned out from his factory is of such quality and reliability, as to fully meet the conditions of all contracts.

Wood, Lewis & Hawley, Manufacturers of "Banner" Brand Men's Linen Collars and Cuffs, Union Street.—Few departments of industrial activity in the city of Troy, have obtained greater perfection or more deserved reputation than the manufacture of men's linen collars and cuffs. Prominent among the reliable and progressive houses actively engaged in this growing industry, is that of Messrs. Wood, Lewis & Hawley, whose office and factory are located on Union Street. This business was established in 1881 by the present proprietors, Messrs. James W. Wood, F. R. Lewis and Chas. H. Hawley, all of whom are recognized experts in this important industry. The premises occupied comprise three spacious floors, having an area of 3600 square feet. The work-rooms are fully supplied with the latest improved machinery and appliances known to the trade, while employment is furnished in the different departments to eighty skilled operatives. Messrs. Wood, Lewis & Hawley manufacture in large numbers the famous "Banner" brand of men's linen collars and cuffs, and "F. F. C." patent flexible fold collars. These collars and cuffs are unrivalled for their finish, quality of linen, cut and uniform excellence, and have no superiors in this country, being general favorites with the trade and public wherever introduced, always commanding a ready sale. The firm fill orders promptly and carefully at the lowest possible prices, and their trade now extends throughout the entire United States. Messrs.

Wood and Hawley are natives of Troy, while Mr. Lewis was born in Connecticut. They are young, honorable and enterprising business men, and their prospects in the near future are of the most encouraging character.

Wm. S. Kennedy, Insurance, No. 10 First Street.—A leading headquarters for reliable fire insurance in Troy is the old-established and ever-popular agency conducted by Mr. William S. Kennedy. The agency has been in operation since 1842, and in 1873 Mr. Kennedy succeeded to the business. From 1878 to 1887 the business was conducted by Messrs. Kennedy and Buell, Mr. Kennedy again assuming sole control in the latter year. He now represents the following powerful and reliable corporations, viz.: the Queen, of England; the Continental, the Williamsburgh City, and the Guardian, of New York; the Springfield Fire and Marine, of Springfield, Mass.; the Merchants, of Newark, N. J.; and the Buffalo-German, of Buffalo, New York. Having absolute control over the interests of these companies in Troy and vicinity, Mr. Kennedy is prepared to promptly place the largest risks, distributing the same in the most judicious manner, quoting the lowest rates of premium, and guaranteeing a speedy and liberal adjustment of all losses. He is deservedly popular with our receivers of grain and provisions and exporters of the same, as well as those who handle and ship live stock, and is equally prepared to satisfactorily place all risks. He controls the insuring of many of the choicest lines of business and residential property in the city and adjacent territory. Mr. Kennedy is a well-known and prominent Trojan, and is thoroughly prepared to conduct the insurance business under the most favorable auspices.

Wm. H. Young, Bookseller, Stationer, and Blank Book Manufacturer, Nos. 8 and 9 First and 214 River Streets.—Among the representative and old-established booksellers and manufacturing stationers of the city of Troy, is Mr. Wm. H. Young, who has been actively engaged in business for the last forty-seven years. Mr. Young brings to bear a wide range of practical experience, handling, producing and dealing in the most reliable of account books, writing papers, inks, pens, pencils, etc. He likewise keeps constantly on hand a full line of standard works, volumes of poetry, travel, science history, etc., which are offered to customers at very moderate prices. All kinds of blank books, journals, ledgers, etc., are manufactured by Mr. Young, who does a large amount of work for our leading mercantile houses. He likewise makes a specialty of designing and engraving visiting cards, menus, wedding invitations, etc., which are produced in the most elaborate and artistic manner, always giving entire satisfaction to patrons. The premises occupied are commodious and spacious, and are fitted up with all modern appliances necessary for the successful prosecution of the business. Twelve clerks and operatives are employed in the different departments, and the trade of the house extends throughout Troy and the neighboring cities. Mr. Young is a native of Troy, and though upwards of seventy years of age is still hale and vigorous.

James H. Davis, Banker and Broker, No. 16 First Street.—This gentleman has been connected with this business in Troy for a period of twenty-two years, formerly as cashier for Ogden, Calder & Co., and opened his present office here in October, 1887. He is prepared to negotiate stocks, bonds, commercial paper and other securities; purchases and sells foreign gold, silver and currency, and mutilated coin; issues drafts and money orders on Europe, and passage tickets on first-class lines; makes collections throughout the United States and Canada, collects dividends, coupons, etc., and negotiates loans on bond and mortgage. An extensive and influential connection, large clientele and a wide reputation have been developed, and the house is daily entrusted with important commissions which receive at all times the most careful consideration. Mr. Davis is also just embarking in the fire, life and accident insurance business, and is prepared to place the largest risks, selecting reliable and solvent companies, quoting the lowest rates of premium and guaranteeing a prompt and liberal adjustment of all losses. He is a native of Troy.

Lockwood & Buell, Jobbers in Wood, Willow, Tin, Agate and Copper Wares, etc., No. 269 River Street.—Perhaps one of the most indispensable branches of trade we have among us is that of wood and willow ware, brooms, cordage, baby carriages, tinware and kindred goods. The representative and most progressive house in Troy actively engaged in this growing and important enterprise, is that of Messrs. Lockwood & Buell, whose office and store are located at No. 269 River Street. This business was established in 1854 by Filer and Burrows, who were succeeded by E. A. Burrows & Co. Eventually in 1885 the present firm assumed the management, the co-partners being Messrs. T. W. Lockwood, Jr. and W. C. Buell, both of whom bring great practical experience to bear, coupled with an intimate knowledge of the wants of the trade and public. The premises occupied comprise a superior five-story building, 25 x 100 feet in dimensions, fully equipped with every appliance and facility



for the accommodation of the immense stock. A full line of the following goods is always in stock: ash sifters, apple parers, axe handles, axle grease, bail boxes, barrel covers, bung starts; lunch, market, clothes and coal baskets; whisk and stable brooms, butter dishes, ladles, prints and pats; stove, scrub, shoe, horse, window, counter, roof, floor, paint and W. W. brushes; shoe and stove blacking, bed-cords, bail woods, bath brick, bird cages, blueing, brush poles, bosom boards, balls and bats, coal hods, cattle ties, cards, curry combs, candle wicks, cotton, jute, wire and hemp clothes lines, clothes pounders, pins, wringers and bars; cheese safes, chopping trays, churns, carpet sweepers, cash drawers, clothes-line pulleys, table and pocket cutlery, dampers, faucets, flour pails, fly traps, filters, flour sacks, grain scoops, glue, halters, knife trays, lamp chimneys, burners, wick and shades, lanterns, lantern globes, assorted lamps, lamp brackets, lemon squeezers, lap boards, cocoa and wire mats, mop sticks, mouse traps, match safes, mucilage, measures, mops, mop wringers, glass and tin oil cans, oil stoves, straw, bread, tea, tissue, waxed and manilla paper, paper-bags, painted, cedar, pulp, oak and galvanized pails, pastry boards, potato mashers, pounding barrels, plant stands, nickel polish, slate pencils, manilla,

sisal, cotton and jute rope, rolling pins, roll pans, rat traps, razors, slates, step ladders, skirt boards, saw bucks, sugar scoops, snow shovels, sleighs, boys' and girls' sleds, skates and a full line of toys; also painted and cedar tubs, towel rolls, tooth picks, toy carts, wheelbarrows and wagons, carpet tacks, tack hammers and claws, flax, cotton and wool twine, twine holders, velocipedes, tricycles, window screens, wood bowls, wash-boards, wood spoons, well buckets, window cleaners and wash benches. All goods are purchased direct from the most celebrated and reliable manufacturers, and are supplied to the trade and public in quantities to suit at the lowest wholesale prices. Messrs. Lockwood & Buell handle only the finest grades of goods, and their trade now extends throughout all sections of New York and the adjacent states. Both partners were born in Troy. They are energetic and able business men of strict integrity, and well deserve the substantial success they are achieving in this useful and valuable industry.

Manning, Patterson & Co., Jobbers and Dealers in Saddlery Hardware, Winkers, Fronts, Rosettes, Gig Saddles, etc., No. 355 River Street, Franklin Square.—This enterprising and popular concern was established in October, 1884. The premises occupied comprise a five-story building, with a frontage of 20 feet and a depth of 75 feet. A large number of assistants are required in the various departments, and the stock is always kept up to the A1 mark in every particular. It embraces everything classed under the category of saddlery, hardware, winkers, fronts, rosettes, gig saddles, mane combs, curry combs, horse clothing, patent and harness leather, etc. Arrangements have been long perfected with the manufacturers for securing the newest goods and leading novelties as soon as they are ready for the trade. The stock has been carefully selected, and all goods obtained through this house can be implicitly accepted as being precisely what they are represented to be. In the matter of prices the firm are foremost in the offer of favorable inducements, and they have succeeded in building up a trade of large dimensions. The individual members of the firm are Messrs. J. G. Manning, T. W. P. Patterson, and P. Pollock, all of whom are well-known and esteemed Trojans.

William Hutton, Livery, Boarding and Sale Stables, No. 103 Third Street.—For thirty odd years or upward the deservedly popular and well-known livery, boarding and sale stables conducted by William Hutton has been in prosperous existence. It is, in fact, one of the oldest, largest, and best equipped establishments of the kind in this city. The stable building is a commodious 40 x 130 foot structure, with accommodations for over thirty-eight horses and a large number of vehicles, and is cleanly, well ventilated, and complete in all its appointments, while a dozen or more in help are employed. The service is first-class in every respect, the accommodations excellent, and everything about the place bespeaks order and superior management. A fine line of coaches, carriages, buggies, and light wagons is in regular service, also handsome hearses, large and small, while carriages of every description are promptly furnished for funerals, parties, etc., and altogether Mr. Hutton has a very fine patronage. Mr. Hutton, the proprietor, was born in Belfast, Ireland, but is an old and respected resident of Troy.

C. A. McAllister, Insurance and Real Estate, No. 191 Broadway, West Troy.—Forty years ago the father of the present proprietor of this real estate and insurance agency originally established the business and conducted the enterprise with great success until 1883, when his son, Mr. C. A. McAllister, succeeded him, and by his judicious management of its affairs has not only retained the trade enjoyed by his father, but has materially increased it in extent and liberality. He is the local agent for many reliable and conservative insurance companies, among which are the Royal of England, the Pennsylvania of Philadelphia, as well as the Insurance Company of North America of that city, the Phoenix of Hartford, the Commerce, and Albany, of Albany, and many other stable companies. Mr. McAllister is also a general real estate agent, and buys, sells, rents, and exchanges property of all kinds in the city or country, at reasonable rates of commission. He effects loans for any amount upon bond and mortgage, and transacts a general business in real estate. He is a native of West Troy, and a young man whose success is well deserved and has been achieved by reason of his upright dealings, thoroughly practical knowledge, and strict integrity.

D. Powers & Sons, Bankers, Lansingburg.—Of the first importance in every business community are banks and moneyed institutions. They hold the great medium of exchange between trade centres, and occupy the position of arbiters between debtors and creditors. The success and ability displayed in their management forms an important link by which to estimate and value the commercial standing of the community where their influence is felt, and a close inspection of their resources gives a valuable index to the condition of all business interests. The leading fiduciary institution in Lansingburg is the bank of D. Powers & Sons, located at the corner of Second Avenue and Seventeenth Street. This bank was opened for business in 1877, and its operations have been conducted with sound wisdom and the utmost conservatism, yet at the same time with a liberality and enterprise that has retained the favor and won the confidence of all who have been brought into business relations with it. The members of the firm are of that school of financiers who believe in security rather than high rates of interest, caution rather than great risks, and their steady success has been achieved by a strict adherence to those principles. A general banking business is transacted, including the receiving of deposits, the discounting of approved commercial paper, the collection of drafts, and the dealing in first-class securities of all kinds. Under its reliable and intelligent management this bank is doing a large and safe business, all its movements being marked by prudence, caution and honorable business methods, and it is universally recognized as one of those solid, ably conducted institutions which reflect credit alike upon its managers and the community in which it is located. The copartners, Deborah Powers and Messrs. A. E. and N. B. Powers, are too well and favorably known in this vicinity to require any personal comment at our hands. They have a national reputation as proprietors of the extensive floor oil-cloth manufactories, located in Lansingburg and Newburg, with branch offices in New York and Chicago, and have in many ways been closely identified with the history and progress of the town. They are ably assisted in the operation of the bank by the following officers, viz.: Everett Case cashier; E. H. Leonard, teller; Charles Lansing, book-keeper; Z. P. Green, clerk. They are recognized in the community as gentlemen with whom it is always a pleasure to do business, and serve, in their own personality, to extend the popularity and good standing of the bank in social, business and financial circles.

M. L. Fancher, Insurance, Real Estate, Foreign Exchange and Passenger Agency, No. 610 Second Avenue, Lansingburg.—The question of insurance is one of serious moment to every property holder and business man, and in a community of this character an inviting field is offered for the operations of all the substantial companies of the world. A leading insurance agent in Lansingburg is Mr. M. L. Fancher, whose office is located at No. 610 Second Avenue. This gentleman established his agency here thirty years ago, and by prudence in the selection of risks, and liberal and honorable treatment of those who committed their interests to his care, he soon obtained a very valuable list of customers, numbering many of the best known property holders, merchants, manufacturers and capitalists in the community. His subsequent profession has been even and uniform, and Mr. Fancher is to-day recognized as one of the most capable and thoroughly trained underwriters and adjusters in this section of the state. His standing in insurance circles is clearly shown by the following list of well-known and reliable companies which he represents, viz.: the Albany and the Commerce, of Albany; the German American, the Niagara, and the Continental, of New York; the Phoenix and the Orient, of Hartford. He is thus prepared to promptly place the largest risks, quoting the lowest rates of premium and guaranteeing a speedy and liberal adjustment of all losses. Mr. Fancher has also developed an influential connection as a real estate agent, and has carried through to a successful issue many heavy and important transactions. He is prepared to buy, sell, rent and exchange property of all kinds, to manage estates, collect rents, and negotiate loans on bond and mortgage. He also sells steamship passage tickets over all the principal lines, is the agent here for the Hardman piano, and is in a position to afford the best possible advantages to those in need of either pianos or organs. Mr. Fancher is a native of Lansingburg, and one of its most prominent and influential citizens. He has served his fellow citizens as village treasurer, town clerk, and overseer of the poor, and is closely identified with the prosperity of this community.

Joseph Bergmann, Paper Racing Shells and Gigs, Nos. 328 and 330 Third Avenue, Lansingburg.—The patents that protected the process of paper boat building have recently expired. While they existed high prices were charged for boats, and even then many oarsmen complained that the materials used were not what they should have been. Mr. Joseph Bergmann, the well-known manufacturer of paper racing shells and gigs, at Lansingburg, is building good, strong, hard, stiff single-shell boats, well finished on clear, sharp lines at \$65, and guarantees the boats to be first class in every particular. He possesses several advantages over other manufacturers that enable him to make his prices so low. He pays no rents, owning his factory, and his taxes are very low; he has the finest facilities for turning out quickly and in the best manner; he thoroughly understands the details of the business and has no need to employ a high-priced superintendent; he is a practical paper boat builder himself, and does not feel above working at the bench where he can personally supervise the construction of his boats. Mr. Bergmann was employed as journeyman for the only firm who built paper boats while they were protected by patent, and in 1835 established himself in business. His factory, at Nos. 328 and 330 Third Avenue, is well equipped for prompt, systematic and successful work, and a corps of six skilled assistants contribute to the satisfactory operations of the house. Mr. Bergmann is the inventor of several important improvements in boat building, including the roller seat, by means of which friction is reduced to a minimum and better time is made. This seat is rapidly superseding the slide. Mr. Bergmann has recently improved the roller seat by introducing brass in place of wood rails, which does away with grinding off the edges of the rails and results in better time and less friction. He also makes the seat frame of malleable iron, and is constantly taxing his ingenuity to develop something new and practical in his line of business, which will either be of direct benefit to the oarsman or will facilitate work in the shop. When a boat is sent out by him as "first class" it may be depended on as perfect.

Nichols & Rogers, Manufacturers of Doors, Sashes, Blinds, Mouldings, etc., First Avenue and Sixteenth Street, Lansingburg.—The business so successfully conducted by this firm was carried on here for many years by Messrs. T. Palmer & Son, who disposed of the same to the present proprietors on February 1, 1888. The premises occupied for manufacturing purposes comprise a fine three-story mill and factory, which are thoroughly equipped with wood-working machinery of the latest pattern, and steady employment is furnished to fifteen experienced workmen. The productions of the works include all kinds of doors, sashes, blinds, mouldings, brackets, and builders' outside and inside hard wood and pine finish, while a specialty is made of Palmer's perfect pivot sash blinds, which are widely popular and are having a large and rapidly increasing sale. The supplies above named are furnished both in the designs of the firm and to order, and a large stock of regular sizes are kept on hand with which to fill current orders, while the efficiency, reliability and dispatch with which all contracts and commissions are fulfilled warrant the remark that no more desirable house can be found with which to deal. The individual members of the firm are Messrs. Geo. Rogers and James Nichols. Both are residents of the town of Waterford.

John E. Hawkins & Son, Agents, Manufacturers of and Dealers in all Kinds of Tin, Copper, Sheet-Iron Ware, and Hardware, Twelfth Street, between Second and Third Avenues, Lansingburg.—This house has been in successful operation since 1885, and has always commanded a large and first-class patronage, and the confidence of the entire community. The proprietors, Messrs. John E. and Frederick Hawkins, are practical men at the business, possessing an intimate knowledge of all the wants and requirements of the trade, and make a specialty of manufacturing and keeping in stock a full line of house furnishing goods, tinware, hardware, etc., which are sold at wholesale. The assortment of stoves and ranges, includes all the latest and most improved styles for both heating and cooking, while the stock of hardware comprises all those articles required by the housekeeper, the builder, the mechanic, and the farmer. In tin, sheet-iron and copper work, this house is abundantly able to accomplish the best and most thorough results. The Messrs. Hawkins are natives of Lansingburg, and are highly esteemed for their business ability and strict integrity.

D. Powers & Sons, Manufacturers of Floor Oil-Cloths, Lansingburg; Factories, Lansingburg and Newburg.—A review of the industrial resources of Lansingburg reveals the existence of some noteworthy concerns whose long and steady career, heavy and extensive transactions and solid business qualities make them landmarks in the history of the past, and prime factors in the commerce of the present. Notably is this true with regard to the old-established and widely known house of D. Powers & Sons, manufacturers of floor oil-cloths. This firm have extensive factories at Lansingburg and Newburg, with salesrooms at No. 135 Duane Street, New York, and No. 96 Market Street, Chicago. The first oil-cloth was made in Lansingburg by William Powers, who established the business here in 1817, and was succeeded at his death, June 29, by his widow, Deborah, and two sons, Albert E. and Nathaniel B. Powers, who have since continued the business, occupying a four-story brick building, 180 x 40 feet in dimensions, with an ell 100 feet long, on the east side of Second Avenue, and two large brick structures opposite, and have gained a national reputation for the superior excellence of their productions. Every facility that experience can suggest or capital command has been utilized to insure rapid and perfect production, and the output is one of great magnitude and importance. The goods are in heavy and permanent demand throughout the United States, while a moderate export trade is also enjoyed, and the Powers oil-cloths are recognized everywhere as unrivalled for quality, finish, reliability and general excellence in the American markets, while the prices quoted necessarily attract the attention of close and careful buyers. The reputation so deservedly won and so long enjoyed by the manufacturers in this industry places them in a position far beyond the requirements of any praise which these pages could bestow, and it is sufficient for our purpose, in closing this brief sketch, to simply counsel the trade to investigate the advantages offered by D. Powers & Sons before closing contracts elsewhere.

Jessen, McCollum & Co., Manufacturers of Crackers and Biscuits, Corner Second Avenue and Sixteenth Street, Lansingburg.—One of the most complete revolutions effected in the methods of any trade during the last few years, is certainly that which has taken place in the manufacture of crackers and other kinds of plain and fancy biscuit. This great change has been brought about by the introduction of machinery, and improved methods of manufacture. Among those houses in this section of the state of New York which have adopted progressive methods in the manufacture of crackers and biscuits, is the representative firm of Messrs. Jessen, McCollum & Co., whose office and factory in Lansingburg are located corner of Second Avenue and Sixteenth Street. This business was established originally in 1806 by Joseph Fox, who was eventually succeeded by the present firm. The copartners, Messrs. John F. Jessen, William McCollum, and Jno. H. Franklin, are thoroughly practical men, possessing an intimate knowledge of every detail of the business and the requirements of the trade and public. The factory is spacious, and is fully equipped with all the latest improved apparatus, appliances and machinery known to the trade. A strong force of operatives are employed in the various departments, and the machinery is driven by a powerful steam-engine. Messrs. Jessen, McCollum & Co. manufacture all kinds of crackers and fancy biscuits in large quantities, and make a speciality of "Fox's Excelsior" butter crackers. They also make a superior variety of cakes, which are general favorites with customers. Only the finest flour and other choice materials are utilized, and the goods of this popular firm are unsurpassed for purity, quality and excellence by those of any other first-class house in the trade in this country. The factory is a model of cleanliness, good order and neatness, and it would be well for buyers and consumers if there were more like it. The business is both wholesale and retail, and extends throughout New York and the adjacent states. The partners are highly esteemed in commercial circles for their enterprise and just methods, fully meriting the large measure of success which has rewarded their well directed efforts in this growing and valuable industry.

John A. Stover, Fire and Life Insurance and Real Estate Broker, Office No. 9 Seventeenth Street, Lansingburg.—Mr. John A. Stover, of No. 9 Seventeenth Street, is a recognized authority in Lansingburg on all questions relating to fire and life insurance, and is accounted a thoroughly reliable and responsible underwriter. As a

fire and life insurance and real estate broker he is eminently popular, and has been established in the business here since 1860. He is in a position to effect fire and marine insurance to any amount on desirable risks at minimum rates of premium, in companies whose policies are incontestable, while the interests committed to his hands are closely watched and safely guarded. His high standing with insurance corporations throughout the world is well shown by the following list of companies that he represents, viz.: the Liverpool and London and Globe, the Norwich Union, the Northern Assurance Co., and the Royal, of England; the American, the Pennsylvania, and the Insurance Company of North America, of Philadelphia; also, the Travelers' Accident, of Hartford. Having the absolute management of the interests of these great corporations in this community, Mr. Stover is thereby given a prestige in his business that could not be attained in any other way. He controls the insuring of many of the choicest lines of business and residential property in this vicinity, and is deservedly popular as an agent and adjuster, with merchants, manufacturers and all classes of property-holders. Mr. Stover has also developed an important connection as financial agent for the Western Farm Mortgage Trust Company, a corporation which guarantees every loan, and whose business is being materially increased under the well directed efforts made by Mr. Stover in this vicinity. He has also largely contributed to the advancement of the real estate interests of Lansingburg, as an agent and broker for the sale, purchase, rent and exchange of real property of all kinds, including among his permanent patrons many leading capitalists and investors. He is intimately acquainted with the values of realty in all sections of the town, and devotes special attention to the leasing of houses, stores and business premises; also, assumes the entire management of estates, secures good tenants, collects rents, pays taxes, etc., and possesses unsurpassed facilities for the prompt negotiation of loans on bond and mortgage. Mr. Stover is known and honored as one of Lansingburg's prominent and substantial citizens.

J. N. Miter, Wholesale and Retail Dealer in Coal; Office and Yard, corner Nineteenth Street and First Avenue, Lansingburg.—The great coal interest of Lansingburg finds one of its foremost representatives in the house of Mr. J. N. Miter. This gentleman succeeded on December 15, 1887, Mr. S. R. Noyes, who had been in business here some twenty-two years. The yards are situated on the bank of the Hudson River, and an immense supply of hard and soft coal is kept constantly on hand, to the end that no delay may be experienced in the filling of orders. Mr. Miter possesses unsurpassed advantages for the collection of supplies, while his perfect arrangements for transportation both by rail and water, enables him to ship to customers at the minimum of expense. All grades of coal are handled, the policy being to maintain the highest and most reliable quality in each class, while all supplies are received direct from the mines in vast quantities and at the most advantageous rates. The trade is large and active throughout all this section. Mr. Miter is a native of Lansingburg, and one of its most substantial and influential citizens.

Livery and Sale Stable, G. P. Williams, Proprietor, No. 13 Seventeenth Street, Lansingburg.—Perhaps the finest equipped and best appointed livery stable in Lansingburg, is that so successfully conducted by Mr. G. P. Williams. This is a first-class place in every respect. It was established in 1883 by the present proprietor, and has been conducted with signal ability and steadily increasing success. The stables are spacious and commodious, thoroughly equipped with every requisite, well ventilated, properly lighted and drained, and a handsomely appointed office is attached. A stock of seventeen horses is kept for hire, including those suitable for ladies' and invalids' use, as well as those noted for speed and staying qualities. A number of the most stylish equipages to be seen in this community are kept on hand, which can be hired on moderate terms. A full line of vehicles are provided for business or pleasure trips, including coaches, carriages, coupés, phaetons and road wagons; and funerals, weddings and parties are supplied with any number of carriages at the shortest notice. All orders receive prompt and careful attention, and experienced drivers are furnished for all occasions. Mr. Williams is a native of Lansingburg, and thoroughly experienced in the business which he conducts.

Ide & McLeod, Manufacturers of Collars and Cuffs, Corner North Fourth and Hutton Streets.—Troy is the recognized national centre of the collar and cuff industry, and among the leading representative manufacturers are Messrs. Ide & McLeod, of North Fourth and Hutton Streets. Their business was originally started in 1876 by Mr. William N. Patton, in the present quarters. Two years after, he and Mr. T. M. Dunham formed the firm of Patton & Dunham.



The business was continued upon a basis of steady growth up to 1880, when the firm dissolved and Mr. Patton continued it alone up to 1882, when his brother, Mr. D. O. Patton, came into copartnership, under the name and style of Patton Bros. On March 10, 1884, the entire concern passed into the ownership of Mr. Frederick B. Ide, Mr. C. W. Dater, and Mr. James E. Dickerman, under the title of the Ide Manufacturing Company. In November, 1884, Mr. Dickerman withdrew and Mr. John L. Blanchard was admitted into copartnership. The latter withdrew on October 2, 1885, and in 1887, Mr. Frederick B. Ide and Mr. Augustus McLeod formed the existing copartnership of Ide & McLeod, and whose marked executive abilities, quick appreciation of the demands of the trade and public, and splendid manufacturing, place them prominently in the foreground of the collar and cuff industry. Their factory is eligibly located on the Corner of North Fourth and Hutton streets, and is a substantial three-story brick structure, equipped throughout with the latest improved machinery and appliances, and affording employment to an average force of 125 hands. The firm's trade-mark brand of "I. & M." has attained a national reputation; the collars and cuffs bearing it are universal popular favorites. Now the house has just brought out their new "Dime" brand, manufactured of the finest linens, specially made for their use, cut upon the most approved principles, stylish, fashionable, easy and durable; while they are elegantly laundered and put up in handy and attractive style. The "Dime" brand is without exception the best and most perfect now on the

market. The firm are patentees of the English Welt brand, and have always been noted for their laudable ambition to excel. Under their enterprising and progressive management, we predict for this firm rapid progress and solid success.

Brooker & Wood, Lackawanna, Pittston, Lehigh and Cumberland Coals, corner of First Avenue and Fourteenth Street, Lansingburg.—The importance of the industry represented, and the ability and enterprise displayed in its management, entitles the house of Messrs. Brooker & Wood, the well-known dealers in Lackawanna, Pittston, Lehigh, and Cumberland coals, at the corner of First Avenue and Fourteenth Street, to prominent notice in this review of Lansingburg's leading interests. This firm established business here in 1884, as successors to Mr. George H. Allen, and have acquired a high reputation and a liberal and influential patronage. Their extensive yards and storehouses, situated on the banks of the Hudson, afford abundant facilities for the prompt receipt and shipment of supplies, and for the manipulation and storage of the immense stock that is constantly carried. No similar house in this community is better prepared for efficient and satisfactory service, its facilities for the procurement of supplies being of the most perfect character, and every demand of the public is met with promptness, care and reliability. The greatest caution is exercised in securing the most reliable grades of coal, none being handled but such as have some well defined points of excellence making its use desirable and acceptable. Both a wholesale and retail business is transacted, and orders, either large or small, receive immediate and careful attention. The best opportunities are commanded for securing the best supplies upon the most advantageous terms, the advantage of which is readily perceived, and which, combined with a liberal and honorable business policy, has brought the house into wide-spread and growing popularity. The individual members of the firm, Messrs. A. L. Brooker and G. F. Wood, are both natives of Lansingburg, and young men of business experience, ability and integrity; who are promoting the commerce of this community with activity, discrimination and success.

The Giles Nickel Works, Corner of Sixth Avenue and North Street.—The Giles Nickel Works represent one of the most prominent institutions in this section of the State. The works occupy the plant corner of Sixth Avenue and North Street, and comprise a three-story brick building, thoroughly equipped with all the latest improved machinery and appliances used in the art, while employment is constantly furnished to forty skilled and expert hands. Mr. Giles has with characteristic enterprise availed himself of every late and meritorious device for perfecting the operations of the house, and the arrangements and conveniences are ample for the execution of work of the highest order of merit. Nickel plating is the leading specialty of the business, and every feature of the industry is here carried on that is pertinent to the trade. The product comprises stove ornaments, knobs, turnkeys, hinge pins, etc., and a full line of stove work, also a general jobbing business. The field covered is an important one, and a heavy local demand from prominent stove manufacturers is met with the most eminent success and satisfaction. Mr. Giles is a native of Troy, and was formerly prominent as a stove founder, and brings vast practical experience to bear in this industry.

CITY OF SCHENECTADY.

THE city of Schenectady is the capital of the county of the same name, and is located on the south side of the Mohawk River, seventeen miles north-west of Albany. It is one of the oldest cities in the state, and was first settled by the Dutch about the year 1660. Like most of the early settlements, Schenectady was for a long time terrorized over by Indians, who desolated the lands and the homesteads of the settlers. On the 8th of February, 1690, the little settlement, which then contained eighty houses, was completely wiped out by a band of French marauders and native savages. In the dark hours of the night about three hundred Indians and French entered the Palisades, which surrounded the settlement, at the unguarded portals, and fired the dwellings, and attacked the slumbering inmates. Nearly all the dwellings were destroyed, and those of the inhabitants who were not carried off in captivity, or killed, rushed from their beds to escape the savages, but only to perish in the snow. Only a few reached Albany, the nearest place of refuge. The victors murdered sixty-eight of the inhabitants and took twenty-seven others into captivity to Canada.

As soon as the storm had blown over, however, the city, Phoenix-like, rose from its ashes, and entered upon a career of peace, growth and prosperity. When the era of the Revolution came around, the men of Schenectady shouldered gun and bayonet, and proved themselves as courageous and valiant as any of the patriots in the other cities of the Empire State. In the days of the Rebellion, too, they were in the forefront of the fight for the preservation of the Union and the maintenance of the solidity of the nation.

Schenectady entered early upon a commercial career. In 1795 the place had become of sufficient importance as to be made the headquarters of the Western Inland Navigation Company, organized to navigate the Mohawk River to Oneida Lake and to ship merchandise into the interior; but on the opening of the Erie Canal and the outstretch of the railway system of the state, the business of the company fell off and finally the company went out of existence. For several years, however, after the completion of the railroad in 1831, between the city and Albany, large quantities of merchandise were brought here by rail to be shipped thence by the canals, this plan saving the delay of the circuitous route and the numerous locks on the canal between Schenectady and Troy.

In the same year that the Western Inland Navigation Company founded its enterprise in Schenectady, the Union College was incorporated, and it established itself within the confines of the city. The present college buildings, the first of which was erected in 1816, are located on an eminence on the eastern boundary of the city, and command a magnificent view for many miles up and down the Mohawk Valley. The institution is largely endowed by grants from the state, and by private contributions, and it has attained a high reputation under the presidency of Dr. Nott, Dr. Hickok, and its present president, Dr. Potter. Students of limited means attending the

college are afforded aid from the state fund, without reference to what profession they propose to follow. The college, which is the *Alma Mater* of the Hon. W. H. Seward, and many other distinguished statesmen and men of science and letters, has in recent years had added to it a department of civil engineering and analytical chemistry, that has gained for it a wide-spread reputation of a high character.

A deed bearing date July, 1661, and conveying from the Indians to the representative of Rensselaer, the patroon, a tract of land of which the site of Schenectady formed a part, was signed by three chiefs of the Mohawk tribe, named Cantuguo, Sonareetsic and Cridant. This tract of land was under the charge of five commissioners until November 1, 1684, when Governor Dungan granted a patent confirming the previous rights and extending the territory. This patent granted to the inhabitants of Schenectady certain municipal rights, and at this time probably the name of Schenectady, derived from the Indian word signifying "beyond the pines," was given it. In 1702 R. Schermerhorn became sole trustee, and in 1704 a new patent was issued conferring certain township privileges. For the next half century Schenectady had a gradual and steady growth, and on the 23d of October, 1765, the place was created a borough, with rights and immunities appertaining to such corporation. From 1726 to the Revolution, Schenectady elected a representative to the State Legislature. During the war the place was fortified and garrisoned at the expense of the nation, and many families from the upper Mohawk fled hither, for protection against the Indians, enlisted into the service of the British. The time came, however, when the Indians themselves fled hither from their wigwams and their "happy hunting grounds" to seek the protection of the white residents of Schenectady. In 1779, and for several years afterwards, a large number of Oneida and Tuscarora Indians, who had been driven from their homes by hostile tribes of the same race, were maintained here and in the neighborhood by the general government. In the general prosperity which succeeded the close of the struggle for freedom from English dominion Schenectady shared liberally, and under it experienced considerable growth; but the greatest advance made in the increase of the wealth and population of the city has been within the last half century. On March 26, 1798, Schenectady attained the rank of a city, and the government is now vested in a Mayor and Common Council, the latter comprising the elected representatives of the five wards into which the city is divided. The affairs of the city government are wisely and economically administered. The streets are well laid out, wide, kept in good order and illuminated by gas and electric lights. On the Holly plan an abundant supply of pure, wholesome water is drawn from the Mohawk River and distributed to all parts of the city.

The city has two high and several public elementary schools, all of which are kept up to a high standard of efficiency. The school buildings are substantial and of neat design, and among the other public edifices in the city are fourteen handsome churches, the City Hall, County Court House, etc.

Situated a short distance east of the city is Vale Cemetery, a neat and well kept burial place, in which in 1850 a monument was erected to fifty-seven Revolutionary soldiers who were interred here. The State Armory is located here, and the city also maintains a parade ground, which is kept in fine order.

In manufactures and commerce Schenectady is a live, flourishing city. Among its principal manufacturing establishments are large locomotive works, agricultural works, forge works, foundries and machine shops, shawl factories, knitting mills, sash, door and blind factories, planing mills, carriage and varnish factories, etc. Many large wholesale and retail commercial houses do a large and wide-spread trade here, and banking facilities are afforded by one national and two other banks. The city is amply supplied with transportation facilities by canal, river and railroad, the railroads centring here being the New York Central, the Delaware and Hudson Canal Co., and the New York, West Shore and Buffalo.

The population of the city in three different periods have been, in 1860, 9,579; in 1870, 11,026; and in 1880, 13,675.

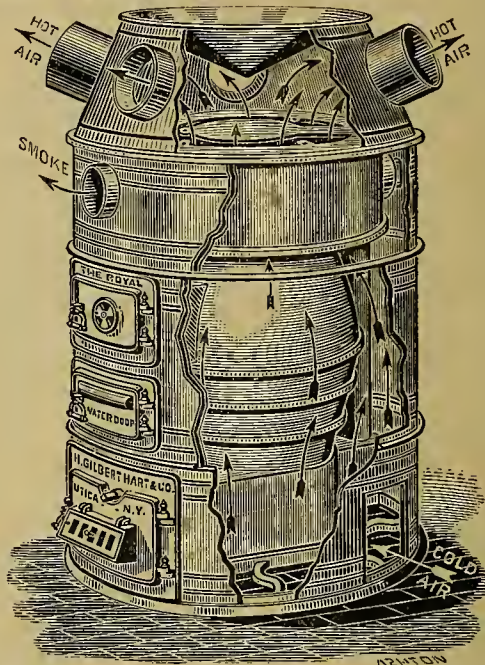
Merchants' Hotel, R. M. F. Juno, Proprietor, Nos. 127 and 129 State Street.—In the estimation of the travelling public, to say nothing of that of the domestic population, there is nothing which adds so much to the prestige and attractiveness of a city as first-class hotel accommodations. Schenectady is in no wise behind her sister cities in this respect, and here are to be found cozy, comfortable hostleries that afford all the accommodations and conveniences of home at reasonable charges. The Merchants' Hotel, located at Nos. 127 and 129 State Street, is one of these hostleries. This house was originally a farm-house, and six years ago Mr. R. M. F. Juno, the present proprietor, acquired possession, overhauled the building completely, and transformed it into the comfortable hotel it now is. The building is three stories high, and on the ground floor is a spacious dining-room, office, parlor, etc., and the upper floors contain twenty-five airy, well-appointed sleeping rooms. The house is equipped with all modern improvements and conveniences, is a model of cleanliness and order, and is handsomely furnished throughout. The rates are only \$1.50 per day, and nothing is lacking here that is obtainable at a \$2.00 house. A splendid, well-provisioned table is kept, the service is prompt and courteous, and everything possible is done to promote the comfort of guests. Mr. Juno is a popular and genial host. He was born in this city forty-two years ago, and he has spent all his days since boyhood in the hotel business, from bell-boy to proprietor. For twelve years he was clerk at Given's Hotel and clerk for three years at the Carley House. He was also at one time clerk of the Excise Board, and is a Mason of the 33d Degree.

J. J. O'Neill, Stationer, etc., No. 317 State Street.—Mr. J. J. O'Neill is one of Schenectady's most busy men, and is widely known and exceedingly popular. Born in Ireland forty-seven years ago, he was brought to America when six years of age, and for six years has resided in Schenectady. At No. 317 State Street he has a handsome store, handsomely fitted with plate glass windows and show cases, and replete with stationery in all varieties, from the fashionable Irish linen to the popular commercial note, envelopes, blotting papers, pads, blank books, diaries, pens, rubber, etc. He also carries a very fine and choice selection of cigars, pipes, tobacco and smokers' articles of every description, confectionery in great variety, and foreign and domestic fruits of all kinds. In the news department he keeps all the monthly periodicals, weekly, morning and evening papers, etc. Mr. O'Neill also conducts a general intelligence office, and his store is a great resort for those in need of help and for parties seeking employment. Particular attention is given to the punctual delivery of morning and evening papers, and in all departments of the business prompt and courteous service is given. A notable feature of Mr. O'Neill's enterprise is his real estate department, which is accorded the patronage of many of our principal property owners and capitalists seeking new and profitable investments. Mr. O'Neill buys, sells, exchanges, leases and rents all kinds of property, takes the management of estates, collects rents, negotiates loans on bonds and mortgages at reasonable rates, and conducts a general real estate business.

N. H. Kittle, Druggist, No. 267 State Street.—One of the oldest and most responsible pharmacies in Schenectady is the popular and excellent store conducted by N. H. Kittle. No establishment of the kind in town maintains a higher reputation for accuracy and reliability in compounding and dispensing, as few receive a larger measure of public favor, Mr. Kittle being one of the leading members of the pharmaceutical profession in this vicinity, while the very lowest prices compatible with pure drugs and honorable dealing at all times prevail here. This well and favorably known drug store was established in 1841 by D. H. Snell, who was succeeded by J. S. Gale, who conducted it up to July, 1884, when the present proprietor assumed control. The store is compact, ample and neatly appointed, and a large and carefully selected stock is constantly carried, embracing pure and fresh drugs and medicines, chemicals, acids and extracts, proprietary remedies and patent medicines of merit, sanitary preparations, pharmaceutical specialties and druggists' sundries in great variety; also a full and fine line of toilet articles, perfumery, soaps, sponges, chamois, fancy small wares, mineral waters, etc., while an

elegant soda fountain imparts to the place a very inviting appearance. Physicians' prescriptions and family recipes are a specialty, the proprietor exercising close personal supervision over the laboratory, and altogether Mr. Kittle has a very nice trade. He is a native of Schenectady, and a thoroughly experienced, competent and vigilant druggist, and is a popular member of the New York State pharmaceutical association.

La Hait & Gabler, Stoves, Tinware, etc., No. 109 South Centre Street.—In this review of the commercial and industrial interests of Schenectady more than passing mention ought to be given the enterprising and responsible firm of La Hait & Gabler, dealers in



stoves, tinware and house furnishing goods; also metal roofers and plumbers, whose commodious and well-equipped establishment, located at No. 109 South Centre Street, Bame Block, is one of the largest and leading concerns of the kind in the city. No firm engaged in this line in town maintains a higher reputation for reliable goods or excellent work, as few, if any, enjoy a larger share of public favor. This flourishing business was established in 1883 by Arthur La Hait, who three years subsequently associated with him in partnership John C. Gabler, and thus formed the pushing and popular firm whose name heads the sketch. They occupy for store and shop two floors 20x75 feet, and carry constantly on hand a large and first-class assortment of stoves, ranges, heaters and furnaces, including the "Royal" notion furnaces, for which they are sole agents; also tin and sheet-iron ware of all kinds, refrigerators, kitchen utensils and household specialties in great variety. Metal roofing and plumbing, which are specialties, are executed in the most expeditious and excellent manner also, some ten or a dozen skilled hands being employed, while tin and sheet-iron work and jobbing of every description are promptly and reliably attended to, and all work is done under the immediate supervision of the proprietors, the trade of the firm extending all over Schenectady County. Messrs. La Hait and Gabler, who are comparatively young men, are both practical and expert workmen themselves, and are thoroughly conversant with the business in all its branches. The firm has secured the patterns for the old and popular Cantine furnace, and all repairs of the heater will be executed in the best manner by this firm, who will be pleased to give estimates on all kinds of work mentioned above.

McMullen Bros., Manufacturers of and Dealers in Marble and Granite Monuments, Nos. 906 and 908 State Street.—The leading marble and granite works in Schenectady are those located at Nos. 906 and 908 State Street, opposite the cemetery entrance, and which are conducted with marked success by McMullen Bros. This concern has been a noted one for nearly a third of a century, having been founded in 1855 by Mr. T. Kenney, who was succeeded by Mr. J. M. Pearson. The latter sold out in 1872 to Mr. J. W. McMullen, who subsequently took into partnership his brother, Mr. J. H. McMullen. In 1888 they built their present works, which are very commodious, and with them is connected a spacious yard. Ample accommodation is afforded for the manipulation and display of the large and



valuable stock of marble and granite that is constantly carried. A specialty is made of cemetery and monumental work of all kinds, and in this branch the proprietors are recognized masters of their art. Success in this field of industry requires special qualifications, which include a taste for the work and the genius to design, as well as the skill requisite to execute accurate and artistic carving, lettering and ornamentation, which give durability and grace to both elaborate and plain work. In these essentials this house has long stood at the head of the trade in this section. The firm keep constantly on hand a full supply of Italian and Vermont marble, Biddeford and Quincy granite, as well as imported Scotch granite, and are prepared to make to order from the best foreign and American stones monuments, headstones and tablets, and to fence cemetery lots with marble and granite curbs and posts. A superior quality of granite is supplied, and is especially valuable for monumental purposes. An ample force of skilled hands is employed, and a widespread and extensive trade is done. Both partners are practical and experienced men in the business, and rank high in mercantile and social circles.

Ernst Knauer, Notary Public and Agent for Bremen, Hamburg, Baltic Line, Red Star Line and Netherland Steamers, Nos. 4 and 6 Myers Arcade.—One of the busiest and best known men in Schenectady is Mr. Ernst Knauer, the publisher of the *Deutscher Anzeiger*, notary public, life insurance and steamship agent, whose office is at Nos. 4 and 6 Myers Arcade. Mr. Knauer is one of those business men who have been subjected to a thorough training and practical experience, making haste slowly, but acquiring strength with growth, until he has reached a prominent place in his profession and business. He was born in Germany forty-two years ago, and came to America in 1865. He established himself in this city in 1874 as a printer and publisher, adding the agencies above named some time after. The *Deutscher Anzeiger* is a weekly newspaper, having a wide and permanent circulation from Utica to Yonkers, having consolidated the *Deutscher Zeitung* of Rotterdam with the *Anzeiger* about a year ago, and exerting a healthful influence wherever read. It is a handsome sheet typographically, and has a subscription list of over two thousand. Mr. Knauer is especially well known as the agent here for the Germania Life Insurance Company of New York and Berlin, and also as agent for the Bremen, Hamburg, Baltic Line,

Red Star Line, Inman Line, French Line, Union Line and Netherland steamers. He makes a specialty of collections in Germany, accepting powers of attorney from parties in this country, and is prepared to render prompt and satisfactory service to all who entrust their interests to his hands. By a strict and untiring devotion to his business he has won a large and influential patronage from among our best known merchants and manufacturers, for whom he is constantly executing commissions. His office hours are from 6 to 12 A.M., 2 to 6 P.M. and 7 to 9 P.M. Mr. Knauer is a highly esteemed member of the Masonic Fraternity, the I. O. O. F., the singing societies and benevolent society of this city, and has won success and popularity by honestly deservng it.

Centre Street Music Store, J. H. Van Auken, Proprietor, Nos. 228 and 230 South Centre Street.—After carrying on the book and general stationery business for eighteen years, Mr. J. H. Van Auken retired from that branch of industrial activity, and in 1888 started in his present line of business. His present headquarters are known as the Centre Street Music Store, and are attractively fitted up and admirably arranged. The stock includes all kinds of small musical instruments, vocal and instrumental sheet music, music stands, pianos, organs, etc., all of which are guaranteed to be as represented in every particular, and may be purchased at prices which compare most favorably with those of the largest and most reliable metropolitan houses. Mr. Van Auken handles the New England and United States organs, and such pianos as the Hardman, Kabe, Briggs and Stuyvesant pianos, which are too well known and popular to need any further mention. Mr. Van Auken's personal trade is established throughout the surrounding counties. He also has the sole agency of the two best sewing machines in the market, the New Home and the Domestic. His plan of selling them is somewhat new and novel; he employs no canvassers, but sells direct from the store.

R. T. Moir, Books, etc., Nos. 333 State and 150 Centre Street.—The establishment of Mr. R. T. Moir, located in the Standford Block, is one of the best and most prominent in this section of Catskill. The business was originally founded by Mr. John Gilmore thirty years ago. Twelve years ago Mr. Gilmore was succeeded in the proprietorship by Mr. Moir, and under his management the reputation of the house has been maintained at the highest point. The premises occupied are very commodious. They comprise a sales-room 20 x 70 feet in dimensions, and this has an ell attachment measuring 20 x 40 feet. The fittings and appointments are of an elegant and attractive character, and the stock of goods consists of full and complete lines of stationery of every description, both of foreign and domestic manufacture, embracing all kinds of flat papers, such as legal and foolscap, as well as law blanks, letter and commercial note, fancy imported papers for ladies' use, envelopes of all sizes, and materials, pens, pencils, crayons, etc.; a full and complete assortment of books, including works on history, travel, biography, poetry, fiction, sciences, etc.; school requisites of all kinds; pictures and picture-frames in great variety; a fine display of all the latest novelties in wall papers of home and foreign manufacture, etc. Mr. Moir is also agent for the Anchor, Inman and Cunard transatlantic steamship lines, and from him tickets for travel to and from Europe may be had, together with all necessary information.

H. M. Stanton, Hides, Tallow, Sheep and Calf Skins.—Many establishments find employment in the handling of and dealing in hides, calf skins, etc. Engaged in the wholesale branch of this business is the house of Mr. H. M. Stanton, which was established in 1877 by the present proprietor. The premises occupied are very spacious and commodious, and are provided with all necessary appliances and conveniences for the handling of stock and the shipment of orders. Mr. Stanton deals extensively in hides, sheep and calf skins, and tallow, and the highest prices are paid for these articles of commerce. To those having these products to sell this house offers superior advantages, enabling them to obtain immediate returns, which would be indefinitely delayed had the goods to be shipped to distant markets. A large stock is carried, and the distributing trade of the house extends to New York, Boston, Philadelphia, etc., while supplies are received from all the surrounding counties. The trade is constantly increasing, and deservedly so, since this establishment is in every way a most desirable one with which to enter into commercial relations.

F. C. Krueger & Co., Teas, Coffees, Sugar, Spices, etc., Nos. 142 and 144 State Street.—For superior goods in groceries of all kinds, there is no house in this town which bears a higher reputation than that of F. C. Krueger & Co. The business of this establishment was founded in 1833, and has been prosperously conducted from the outset, the volume of trade transactions steadily becoming augmented with each succeeding year. The store occupied is of extensive proportions, being 25 x 100 feet in dimensions, and it is fitted up and equipped in the most complete and convenient style. A heavy stock is always to be found here, the goods all being of a choice nature, and warranted fresh and free from adulteration. The assortments embrace a complete variety of staple and fancy groceries, including teas, coffees, sugar, spices, confectionery, choice brands of flour and garden seeds, which are made a specialty of, canned goods, fruits, vegetables and wooden-ware. Six clerks are employed, and all the operations of the establishment are conducted upon a systematic plan. Both a wholesale and a retail trade is supplied, and the house has permanent customers in all parts of the town and surrounding country. The proprietor of the enterprise, Mr. Krueger, is a native of Schenectady. He is a member of the grocers' association, and takes an active interest in that organization.

Walter S. Van Vorst, Agt., Lumber; Yard and Mill opposite the Westinghouse Agricultural Works, Dock Street.—Mr. Van Vorst has been connected with various firms in the lumber trade for the past twenty-eight years, and in March, 1887, he started in business on his own account at the above address, where he has succeeded in developing a trade of prosperous proportions. He erected his planing mill at that date. It is a two-story frame building, 60 x 65 feet in dimensions, and it is equipped completely with the best class of wood working machinery known to the trade. A large number of skilled workmen are employed in manufacturing doors, window and door frames, door blinds, sash, blinds, mouldings and all kinds of builders' trimmings, and every description of steam planing and sawing is expeditiously and satisfactorily done to order. The lumber yard is 300 x 600 feet in dimensions, and contains at all times a very heavy stock of hard and soft lumber of all kinds. Mr. Van Vorst receives his supplies direct from the forests of the West and South and the other great lumber regions of the United States, and is enabled to supply the market at the very lowest prices. All wood is thoroughly seasoned for delivery and the service is prompt and reliable. Mr. Van Vorst was born in this city in 1842, and his reputation as a business man and private citizen is of the highest.

Charles N. Yates, Furniture and Undertaking Warerooms, No. 136 State Street.—This is one of the most noted and successful business houses in Schenectady, and controls a very extensive, substantial and influential patronage. Mr. Charles N. Yates, the proprietor, is an experienced and successful manufacturer of and dealer in all kinds of furniture and cabinet work, and a professional undertaker and embalmer. His establishment has been a celebrated one for more than half a century. His father, Mr. N. Yates, was the founder of the enterprise, and from him the business passed into hands of others, who conducted it until 1878, when the present proprietor assumed control. His warehouse and salesrooms comprise a substantial building containing three floors and basement, with a frontage of thirty feet and a depth of one hundred feet. In the rear of this is the furniture factory, a two-story frame building, 30 x 60 feet in dimensions. This is equipped with all kinds of fine furniture, and cabinet work are made to order from the best seasoned materials and in the highest style of workmanship. The sales and warerooms are tastefully and elegantly fitted up, and lighted by electricity. Here nearly every article required from the kitchen to the garret can always be found in infinite variety of styles, makes, and prices to suit all purses. Ten hands are employed in the business, and assistants are always at hand to show or explain the uses, prices, etc., of all the articles, which include furniture, bedding, mattresses, mirrors, window shades, desks, etc., in great variety. A full assortment of coffins, caskets and funeral goods of every description is kept on hand, and Mr. Yates attends promptly to embalming and the direction of funerals. He is well qualified by long experience for the performance of these duties, and is reliable and reasonable in his charges. Mr. Yates is fifty-four years of age and a native of Schenectady.

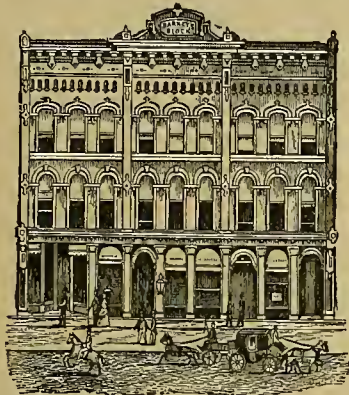
H. F. Smith, The One Price Clothing House, State and Wall Streets.—The One Price Clothing House of Mr. H. F. Smith was originally established at Rochester, N. Y., more than twenty years ago by W. H. Spafford, who in 1887 transferred his sphere of usefulness from that populous trade centre to the flourishing and enterprising city of Schenectady. This house has since enjoyed a well-merited and marked degree of success, owing to the general excellence and reasonable price of all goods dealt in. In July, 1888, Mr. H. F. Smith purchased the establishment. The premises occupied consist of an elegantly fitted up apartment, 20 x 75 feet in dimensions, in which the stock is advantageously displayed, and every convenience is at hand for the prompt and satisfactory execution of orders, three clerks being employed. Here can be found a full line of ready-made clothing of novel design and excellent finish, hats, caps, neck-wear, hosiery, underwear, and everything usually included in a complete assortment of men's clothing and furnishing goods. Mr. Smith gives his close attention to every detail of the business engaged in, and leaves untried no worthy means of pleasing his many customers with the merchandise handled. He is a native of Pennsylvania, and was engaged there in his present line of business.

L. A. Young, Pianos and Organs, No. 166 State Street.—The piano warerooms of Mr. L. A. Young are the chief trade centre of their kind in the city, and ever since the inception of the enterprise about thirty years ago, Mr. Young has enjoyed a successful and prosperous career. He handles only the productions of the most reliable manufacturers. He guarantees the instruments sold to be perfectly satisfactory to the most fastidious taste, as well as reasonable in cost price. In the large and attractively fitted up warerooms may be found a full stock of Haines, Decker Bros., Behr Bros. and Keller & Co.'s pianos, the Smith, American, Bridgeport, and Dyer, and Hughes & Peloubet organs, vocal and instrumental sheet music—music stands, etc., all of which have been selected with great care and are warranted to be as represented in every particular. Mr. Young sells pianos and organs for cash and on instalments, and is the leading representative of the trade in this community. He is a native of Ballston, but has lived in Schenectady for the past forty years.

Howard Pilling, Insurance Agent.—But a comparatively brief period has elapsed since Mr. Howard Pilling, formerly a well-known grocer, was appointed by the Glens Falls Insurance Company as their resident agent in Schenectady, as well as the local representative of several other reliable insurance companies, etc., and during his career Mr. Pilling has secured a liberal and ever increasing patronage, owing to the superior advantage which he offers to customers in need of reliable insurance from loss by fire and accident. He is a member of the board of underwriters, and has full authority given by the Glens Falls Company, to issue policies, make alterations, transfers, assignments, cancellations, etc. This company not only insures against loss by fire, but also by wind-storms, cyclones, and torvados, and during its lengthy career of nearly forty years the organization has won a place among the foremost institutions of its kind in the country. Mr. Pilling is a native and highly respected resident of this community.

J. H. Shoudy, Flour, Feed, Grain, Hay and Straw, No. 224 State Street.—This concern was founded in 1833 by Mr. L. B. Close, and from its inception to date has enjoyed a large and active trade. In April, 1888, the business passed into the hands of the present proprietor, who has had a long experience in this line of trade, having been for many years connected with his father's grist mill. Mr. Shoudy is a manufacturer of mill feed, as well as a wholesale and retail dealer in all kinds of grain, flour, feed, hay, straw, etc. His premises comprise two floors, each having a capacity of 30 x 100 feet. The manufacturing department is equipped with the latest improved machinery, which is operated by steam power. Several hands are employed, and a large stock of the finest brands of Minnesota family flour, grain and feed of every description, and hay and straw of the most reliable quality is always on hand. Supplies are received direct from the producers, and Mr. Shoudy is prepared to fill all orders with dispatch at the lowest market rates. The trade is of both a wholesale and retail character, and extends throughout this and the neighboring counties. Mr. Shoudy is a native of Schenectady County, and is widely known.

H. S. Barney & Co., Wholesale and Retail Dealers in Dry Goods, Nos. 217 to 223 State Street.—This business was established thirty-seven years ago by Mr. H. S. Barney, who conducted it till 1860, when the present firm of H. S. Barney & Co. was organized, and succeeded to the management. The copartners, Messrs. H. S. Barney, Henry H. Swart and Henry Horstmeyer have had great experience, and possess an accurate knowledge of every detail of the wholesale and retail dry goods trade and the requirements of patrons. The premises occupied comprise a superior four-story building, 60 x 100 feet in dimensions, which was built in 1872. The salesrooms are handsomely and appropriately fitted up. The assortment includes full lines of staple and fancy dry goods, hosiery, silks, satins,



plushes, blankets, ruchings, napkins, edgings, yarns, antique laces, ladies' and gents' furnishing goods, and all kinds of novelties in dress goods, carpets, oil cloths, lace Madras and chenille curtains, shades, etc., and everything appertaining to first-class carpet room. The firm make a specialty of fashionable cloak and dress making. All cloaks, dresses and suits are produced after the latest Paris fashions. The latest novelties in ladies' walking jackets, jerseys, etc., are to be found here in great variety, all quoted at the firm's extremely low prices. Fifty experienced and efficient assistants and salesladies, etc., are employed, and the trade of the house extends throughout all sections of Schenectady and the adjoining cities. Mr. Barney is a native of Saratoga County, but has resided in Schenectady for the last fifty-two years, and for a long time was a director of Schenectady bank. Mr. Swart was born in Schoharie County and Mr. Horstmeyer in Germany.

Frank Bauder, Real Estate and Insurance Agent, Room 4, Van Horne Hall.—Few, if any, among the younger real estate and insurance agents in Schenectady have been more fortunate in securing a hold on public favor and confidence than Frank Bauder. Mr. Bauder, who is a native of Schenectady County, is a popular member and vice-president of the local Board of Fire Underwriters. Having acquired a thorough knowledge of everything pertaining to the handling of realty and the placing of risk, upon life and property, he established himself in business here about one year ago, and soon gained an excellent patronage, numbering now among his clientele some of the most solid citizens in the community. Mr. Bauder carries on a general real estate and insurance business, renting, selling and exchanging city and country property, and attends likewise to the collection of rents and the management of estates. He also negotiates loans on bond and mortgage and places insurance with first-class companies at lowest rates, while he represents the following stanch institutions:—London Assurance Co., of London, Eng.; Citizen's Insurance Co., of New York; New Hampshire, of Manchester, N. H.; Howard Fire Insurance Co., of New York; London and Lancashire, of England; Washington Life of New York; United States Mutual Accident Co., of New York; Guaranty Loan and Trust Co., of Atchison, Kas., and many others.

Reese & Davis, Groceries, No. 411 State Street.—This extensive grocery house was established as long ago as 1847 by Mr. John F. Clute, who was succeeded by Seth L. Clute, and in 1888 Messrs.

Reese & Davis succeeded the firm of Clute & Davis, and by their able management have not only retained the patronage of their predecessors, but have materially increased the trade. Both members of the firm have had a long practical experience in the various details of the business and leave untried no worthy efforts to give the utmost satisfaction to all classes of customers. Their store comprises a neatly fitted up and attractive apartment, 25 x 60 feet in dimensions, and two competent clerks are employed. The stock embraces a full and complete assortment of imported and domestic food products, cereals, sugars, teas, coffees, canned goods, table delicacies, potted meats, etc., all of which are first class in quality and reasonable in cost price. Messrs. L. N. Reese and N. S. Davis are natives of this state.

Stanford & Griffes, Bankers and Brokers, No. 257 State Street.—The first and only concern engaged in the banking and brokerage business in Schenectady is that founded by Messrs. Stanford & Griffes, and now successfully conducted by them. This firm was organized in September, 1884, and from the inception of the business the enterprise has been attended by the most marked and encouraging success. The copartners are Mr. A. P. Stanford and W. W. Griffes. The former, who lives in New York, is a native of Schenectady County, and was formerly of the firm of Stanford Bros. of California. Mr. Griffes is also a native of this county, was formerly of a firm engaged as booksellers and afterwards was engaged in the real estate business. Both members of the firm are thoroughly versed in stock exchange methods, and they deal in stocks and bonds, and buy or sell grain, oil and cotton for cash or on margin as may be required, and handle miscellaneous securities of all kinds on commission. Their office is connected with New York by a private wire, and they are kept promptly informed of variations in the quotations on the leading stock exchange in the country. They adhere rigidly to the instructions of their clients, and transact a large amount of business with promptness, dispatch and safety.

Thomas McClyman, Wholesale and Retail Dealer in Cotton Seed Meal, Flour, Feed, Baled Hay, Straw, etc., Nos. 120 and 122 Wall Street.—This flourishing business was established in 1871, and from its inception it has been conducted with uninterrupted success. The business premises (which are connected by telephone) occupy four floors, 40 x 50 feet, and a heavy and excellent stock is always carried on hand, consisting of flour, meal, grain, mill-feed of all kinds, baled hay, straw, cotton seed, etc.; the highest cash prices being paid for grain. From four to six in help are employed, while several wagons are in regular service, and the trade of the concern, which is both wholesale and retail, is at once large, prosperous and permanent. Mr. McClyman is a gentleman of forty-seven, and a native of Florida, Montgomery County, but has resided in Schenectady since early boyhood.

Smith & Talbott, Photographers, No. 505 State Street.—Chief among the advocates of this profession in Schenectady is the firm of Smith & Talbott, the members of which are mostly successors to Mr. R. E. Atkinson, who founded the enterprise three years ago and conducted the same until 1888, when the present proprietors succeeded him. The parlor, toilet room, and studio are centrally located at No. 505 State Street, and are spacious and handsomely furnished apartments, appointed with all needed conveniences and facilities for the comfort and ease of patrons. Messrs. Smith & Talbott execute photography in every branch of the profession, and photographs, portraits, etc., of every size and style are promptly and efficiently executed in a satisfactory and highly artistic manner. The latest improved appliances are used in the performance of the work, and the naturalness, tone and finish of all pictures taken by the firm, compare most favorably with the productions of the best known metropolitan houses. Messrs. Smith & Talbott have had a long, practical experience in the various details of the profession, and previous to locating in Schenectady, Mr. Smith was engaged in the same line of business. Mr. Talbott was, previous to the partnership with Mr. Smith, operator for some of the leading galleries in the South, including that of Blanks, of Memphis and Vicksburg, who received the gold medal from the International Exposition, New Orleans.

Vanzandt & Shaffer, Druggists and Pharmacists, Nos. 1 and 2 Central Arcade.—Of the many excellent drug stores in Schenectady, there is not one that maintains a higher reputation, as few, if any, receive a larger measure of recognition, than the well ordered and deservedly popular pharmacy of Vanzandt & Shaffer, druggists and pharmacists, desirably situated at Nos. 1 and 2 Central Arcade. Physicians' prescriptions and family recipes are here compounded in the most accurate and reliable manner, in every instance, from pure ingredients, while bottom prices always prevail. This neat and well-kept pharmacy was established about ten years ago by George Duryea, who was succeeded in 1883 by the present proprietors, who have since conducted it with gratifying success, the trade of the firm being of a very substantial character. The store, which is 30 x 40 feet in area, is tastefully fitted up and attractively arranged, a handsome soda fountain, elegant show-cases, etc., rendering a fine display, while a large and carefully selected stock is kept constantly on hand, including drugs, medicines and chemicals; all the standard proprietary remedies; sanitary preparations and pharmaceutical specialties; extracts, acids, flavors, mineral waters, herbs, barks, roots and botanic medicines; toilet articles, perfumery, soaps, sponges, chamois and kindred articles. A complete and first-class assortment of trusses, bandages, abdominal supporters, suspensories, braces and surgical appliances is constantly carried also, and two experienced and competent assistants are in attendance, special attention being given to compounding and dispensing. Dr. H. C. Vanzandt, the senior member of the firm, is a skilful physician, with a fine practice, as well as a capable pharmacist, being a graduate of the Albany Medical College, and is a popular member of the Schenectady County and New York State Medical societies; while Mr. J. W. Shaffer, who is an expert in machinery, has charge of the medicine department of the Schenectady Shawl and Knitting Mill.

Chas. Holtzmann, Clothing, No. 201 State Street, corner Ferry.—This business was originally founded sixteen years ago by Messrs. Holtzmann & Fitzmorris, and on the death of the latter in 1887 Mr. Holtzmann became the sole proprietor. He is a practical tailor of long experience, is a native of Alsace, France, thirty-six years of age, and came to America twenty-one years ago, and for nineteen of these years he has resided in Schenectady. He occupies a fine, substantial, double store, 40 x 75 feet in dimensions, and this is handsomely and attractively fitted up, and provided with all necessary facilities and conveniences for the successful prosecution of the business. The establishment is illuminated by electric lights, and every accommodation is afforded for customers and the effective display of the large and varied stock carried. The ready-made clothing department is replete with a fine assortment of clothing suitable for men, youths and boys. These goods are made up from the best materials and in the best workmanship, and are stylish in cut, fit and appearance, while in the matter of prices this house cannot be excelled by any other establishment in the city. The sales are of both a wholesale and retail character. The principal feature of the house is the custom department, and here is shown all the latest novelties in foreign and domestic woollens, vestings, cassimeres, suitings, etc., chosen with care for a first-class trade. Measures are taken and garments made promptly to order by skilled and experienced artisans, and a correct fit and the finest workmanship are guaranteed in every instance. Twenty-five hands are employed.

R. M. Olmstead, Grocer, No. 423 State Street.—It is a pleasure to notice grocery houses of high character, such as that of Mr. R. M. Olmstead. Nine years ago this gentleman succeeded to the business, which was founded in 1872 by his brother, Mr. A. R. Olmstead. The former, who is thirty-nine years of age, and a native of Saratoga, has been a resident in Schenectady for twenty years, and was formerly vice-president of the Mutual Benefit Live Stock Insurance Association of Schenectady, and is a member of the Grocers' Association. His business establishment is the second largest of its kind in the city, and comprises two floors, each 20 x 130 feet in dimensions. These are tastefully fitted up, and system and regularity are apparent in every part of the establishment. Anything to be found in a first-class metropolitan grocery house is to be had here at New York prices. The business partakes of both a wholesale and retail character, and the trade extends throughout this and the neighboring counties.

Wilson Davis, Merchant Tailor, No. 237 State Street.—This ably conducted and well stocked merchant tailoring establishment has enjoyed a continued existence extending over a period of thirty years, during which time Mr. Davis has enjoyed an enviable and exemplary reputation as a reliable and leading exponent of his trade. He has occupied his present headquarters for the past seventeen years and his handsomely appointed show room consists of an apartment 20 x 60 feet in dimensions, in which the stock is displayed in the most advantageous manner. Here may be found a varied and comprehensive assortment, imported and domestic manufactured cloths, cassimeres and vestings, which cannot fail to please the most fastidious taste, while a force of from twelve to fifteen experienced hands is employed in manufacturing perfect fitting and elegant garments of every style and variety. Mr. Davis is a native of Schenectady, and has lived here during the fifty-four years of his life. He is practically experienced in every detail of the trade engaged in.

L. R. Reagles, Ladies' Furnishing, Fancy Goods and Millinery, No. 229 State Street.—Mr. L. R. Reagles carries on an active line of operations as a dealer in ladies' furnishing and fancy goods, gloves, ribbons, laces, etc.; as agent for Buttrick & Co's. celebrated patterns, and as a manufacturing milliner. The business of the establishment was founded ten years ago by Messrs. Weiderholt Bros., the present proprietor succeeding to the control in 1880, and under his energetic management a large and influential patronage has been developed. The spacious store occupied has a depth of 90 feet, and is fitted up and appointed throughout in the most tasteful manner, while it is well filled with a large, superior stock of goods in the lines above named, the assortments embracing every fashionable, new, novel, stylish, everything being of the most reliable character. A staff of twelve experienced hands are employed in the various departments, and every facility is possessed for promptly filling orders, while the connections of the house enable it to offer special inducements in the matter of prices. Mr. Reagles, who gives his affairs his close personal supervision, is a native of Schenectady and very popularly known here. He is by profession a physician and surgeon, and an active member of the New York State medical association, and for fifteen years was surgeon in the United States army.

J. J. Hart, Groceries, State Street.—Conspicuous among the old established and most reliable mercantile houses in Schenectady is the grocery and provision store of Mr. J. J. Hart, which has enjoyed a continuous and prosperous existence of more than thirty years, and since 1876 has been ably managed by the present proprietor. The premises occupied are 25 x 75 feet in dimensions, and are attractively arranged for the best possible exhibition of the stock. The stock has been selected with great care and embraces a full line of choice staple and fancy food products from every quarter of the globe, flour, canned goods, provisions, cereals, etc., beside teas, coffees, spices, sugars and country produce which are fresh and wholesome in quality when offered for sale, and may be purchased at moderate prices. Mr. Hart is a native of Troy, N. Y., but has spent the most of his lifetime in Schenectady. Mr. Hart is one of the organizers and is now treasurer and one of the managers of the Schenectady free dispensary. He was also alderman for three years.

Union Hall Drug Store, George E. Duryee, Proprietor, No. 423 State Street.—The drug store of Mr. George E. Duryee has been in existence for the past two years, and has already become one of the chief centres of trade in the city. Mr. Duryee has had the practical experience of eighteen years in the various details of the pharmaceutical profession, and is a licensed pharmacist and a member of the State Pharmaceutical Association. The premises occupied are attractively fitted up, and admirably arranged for the best display of the multifarious goods dealt in, and the prompt fulfilment of all orders for pure and fresh drugs and chemicals, reputable patent medicines, druggists' sundries, fancy and toilet articles, etc., which are warranted to be of superior quality and may be purchased at reasonable prices. A specialty is made of compounding physicians' prescriptions and family recipes with skill, care, and promptness. He is a native of Schenectady, and a popular exponent of the drug trade.

J. S. Juno, Dry Goods, Fancy Goods and Millinery, No. 411 State Street.—The admirably conducted and deservedly popular establishment of J. S. Juno is a centre of attraction to the female portion of this community, there being here always displayed an exceedingly fine assortment of everything comprehended under the general head of dry and fancy goods, millinery and ladies' furnishings, while the latest novelties in dress fabrics and the newest styles in Parisian headgear and feminine finery can at all times be found in this well-ordered and flourishing store. It is in all respects, one of the leading, largest and most complete emporiums of the kind in Schenectady, and has an extensive and influential patronage. The business premises occupy two floors, 20 x 80 feet, and basement, with a spacious and handsome store, and a large and A1 stock is constantly carried, embracing fine domestic dress goods, velvets, cottons, calicoes, ginghams, prints, sheetings, towellings and domestics; also notions, hosiery, corsets, bustles, underwear, gloves, laces, umbrellas, fans, toilet articles, jewelry ornaments, and fancy goods in great variety. The assortment also includes hats and bonnets, trimmed and untrimmed, in the latest designs and patterns, superb plumes, feathers, flowers, silk ribbons, plushes and millinery goods of every description. This business was established in 1884, by the gentleman whose name heads the sketch.

J. E. Davidson, Clothing, etc., Nos. 248 to 252 State Street.—Mr. J. E. Davidson, the popular and well-known clothier, hatter and gents' furnisher, has long been an accepted leader in his special line of mercantile activity. The enterprise was inaugurated thirty-five years ago by Mr. Davidson, and has under his energetic management been steadily successful from the outset. His patronage is derived from all parts of the surrounding country, and is of an influential and permanent character. The premises utilized consist of a double store, 35 x 100 feet in dimensions, and fitted up with tasteful appointments throughout, while every convenience and accommodation has been provided for the reception of customers and the handling of stock. The counters and shelves are hurdened with a very extensive assortment of superior ready-made clothing for men, youths, boys and children, all in the latest fashions and illustrating the current demand. The display of hats and caps embraces the newest styles in men's and boys' headwear, while the showing in gents' furnishing goods is complete in every particular and are marked down at remarkably cheap prices. Mr. Davidson, though a native of Germany, has resided in the United States the greater part of his life, having come here in 1848. He has made his home in this city for the past thirty-eight years.

TOWN OF BALLSTON.

HE old time, far-famed Ballston Spa is delightfully located on a small branch of the Kayaderosseras creek, twenty-seven miles N. N. W. of Albany, and seven miles south-west of Saratoga Springs. Mineral springs have long been known at Ballston, and as far back as 1792 Benjamin Douglas, father of Hon. Stephen A. Douglas, built a log house near the "Old Spring," for the accommodation of invalids and travellers who came to drink of its waters. The town has long been noted for its mineral springs, and the waters are quite similar to those of the springs of Saratoga. Probably they are drawn from the same natural medicinal reservoir; still the comparative value of the Ballston waters with those of Saratoga, as medicinal agents, is said to be greater, as their mineral properties are greater in quantity. The principal springs already developed are the Artesian Lithia, Sans Souci Boiling, Washington, Franklin and New Corporation.

The Artesian Lithia spring flows from a depth of 650 feet, through a tube bored into the solid rock. The water is strongly impregnated with that valuable mineral, lithia, which is so effectual in dissolving the chalk, or limestone and urate deposits in rheumatism, gout and gravel, kidney disease, liver complaint, catarrh, dyspepsia, biliousness, constipation, piles, etc. The Sans Souci Spouting Spring is located in the Sans Souci Hotel grounds. It presents the double aspect of a boiling and spouting spring. The shaft was sunk in 1872 to a depth of 693 feet, through a solid limestone rock, when it penetrated a cavern, supposed to be about four or five feet deep, from which the water is forced up by a pressure of carbonic acid gas, about twenty-four pounds to the square inch at the surface. It is particularly valuable on account of the lithia salts, bromine and iodine which it contains, and which are highly beneficial in cases of gout, rheumatism, and kindred diseases.

Ballston possesses many attractions as a quiet summer resort, and if the town had kept up in the great race and rage for improvement our country might have had two Saratogas, provided twins of such magnitude were possible.

The leading hotel, the Sans Souci, in Ballston was at one time the largest and best appointed hostelry in the country. It was a favorite resort of Martin Van Buren, and of hundreds more of eminent men and high officials of every State of the Union. The hotel has in recent years been remodelled and enlarged; and is an edifice altogether superior to its former glory.

Ballston is the shire town of Saratoga county, and contains the county court house, jail and

other public buildings. The general appearance of the town is very pleasant, and it possesses many attractions as a summer resort. The town is incorporated and has several fine churches and good schools. It is beautifully adorned with a variety of shade trees, and its streets and residences are remarkably neat and attractive. Around Ballston are many beautiful drives, as the country is diversified with hills, lakes and beautiful streams. One of the most popular drives is the avenue recently opened between Ballston and Saratoga. It is eighty feet wide and runs through the region of a group of pulsating springs. Hourly trains are run to and from Saratoga. Ballston, which has a permanent population of about five thousand, has several large concerns engaged in the manufacture of paper bags, envelopes, leather and axes, and numerous commercial establishments, the principal of which will be found referred to in detail in the following pages.

Ballston Spa House, Geo. D. Storey, Proprietor.—This well-known family hotel has been in existence for many years, and has always enjoyed an exemplary and enviable reputation as a well equipped and ably conducted establishment of its kind. In 1887 Mr. G. D. Storey assumed the sole proprietorship of the house, which is conveniently located on that prominent thoroughfare known as Milton Avenue, and by his judicious management of its affairs he has maintained its high standard of excellence as a first-class hotel and enjoys a liberal and influential patronage. The Ballston Spa House is a frame building of ample and commodious dimensions, containing thirty large, airy, and neatly appointed sleeping rooms, beside handsome parlors and dining-room, which are well supplied with every convenience and facility for the welfare and comfort of guests: while the cuisine is under able and skilful management, and the food served to guests is of the most wholesome and nutritious character. All the delicacies of the season are temptingly served, and the most satisfactory and efficient service is guaranteed to all patrons. Mr. Storey has given his personal attention to every detail of the enterprise, and is a popular affable and prosperous proprietor of a first-class and reliable hotel. Mr. Storey is a native of Malta, but has lived in Ballston for the past twenty years, and previous to engaging in the hotel business, was a grocer, and the keeper of the County Alms House.

First National Bank.—The First National Bank of Ballston Spa is one of the strongest and most prosperous fiduciary institutions of this section of the state. This Bank was duly organized April, 1865, under the National Banking laws, and from its inception has retained the confidence of the public in a marked degree. The paid up capital is \$100,000, which is further augmented by a surplus of \$72,000. The bank chambers are commodious and handsomely fitted up, and every accommodation is provided for patrons. A general banking business is transacted, including the receiving of deposits, negotiation of loans and discounts, making collections, dealing in local and government bonds, issuing circular and commercial letters of credit and all dealing in foreign exchange, etc. The bank has excellent correspondents in all the principal cities of the Union and abroad. In New York state its correspondents are the First National of New York, Troy City National Bank and the National Exchange Bank of Albany. The following are the officers and directors, viz.:—George West, president, J. S. Lamoreaux, vice-president, S. C. Medbery, cashier. Directors: George West, J. S. Lamoreaux, L. W. Bristol, J. H. Westcot, H. J. Donaldson, S. C. Medbery, D. W. Mabey, M. J. Esmond and A. N. Wiley. These are all well-known local business men.

P. A. Finley, Undertaker and Furniture Dealer.—One of the most extensive and equally well patronized houses of its kind in Ballston Spa is that of Mr. P. A. Finley, the undertaker and general furniture dealer, who established himself in business in 1881, and has since achieved a marked degree of public favor. The premises occupied consist of three floors in a spacious building 22 x 103 feet in dimensions, and these are handsomely fitted up and well arranged for the best possible display of the goods dealt in. The stock has been selected with great care, and embraces a full assortment of fine house and office furniture, bedding, picture frames, upholstery and fancy goods, baby carriages, pictures, etc., all of which are reliable in quality and may be purchased at moderate prices. Mr. Finley employs several competent assistants in his salesrooms, and all orders are promptly executed. He gives his per-

sonal attention to the undertaking department, and has at hand all needed facilities for the preservation of the dead, and the general direction of funeral and burial services, and performs his delicate duties in the house of mourning, in a quiet, unobtrusive and thoroughly efficient manner. He is a young man and has lived in Ballston since 1868.

Hackett House, W. Finn, Manager, Milton and Malta Avenues.—The well known and popular Hackett House of Ballston Spa has been in existence for the past thirty-five years. In 1888 the present proprietor assumed entire charge of the enterprise, and as Mr. Finn has had practical experience from boyhood in the hotel business, he is well qualified to carry on his new venture in the most successful manner. The Hackett House comprises a three-story frame building, containing twenty large, airy and handsomely furnished sleeping apartments, beside fine parlors, dining-rooms, office, etc., all of which are fully equipped with every necessity and facility for the comfort and convenience of the guests of the house. The table is supplied with the choicest food products, which are temptingly served, and a large barn attached to the house affords excellent accommodations for horses and vehicles of all kinds. The rates of board by the day are \$2.00, with special rates to commercial men, and persons attending court. Mr. Finn is a native of Schenectady, N. Y., and is widely and favorably known as an efficient landlord, and courteous and clever gentleman.

D. Curtis, Livery Stable, Bath Street.—Among the most popular and well patronized livery establishments in this community, is that of Mr. Daniel Curtis, who has enjoyed a successful and prosperous existence of twelve years, though the present proprietor has only conducted the enterprise since 1884. The premises occupied are conveniently situated, and comprise a two-story frame building, which affords ample accommodations for twenty head of horses, and six light and heavy carriages, suitable for pleasure or business purposes. The stalls are large, well lighted, ventilated and drained, and horses left here to board for any specified time, are well cared for while in Mr. Curtis's charge, as he employs several experienced and efficient stablemen. Vehicles and well trained horses may be hired at reasonable rates. Mr. Curtis has had a long and thorough experience in the details of the business, and is reliable, fair and honorable in all transactions. He is a native of Saratoga, but has lived in Ballston for many years, and is a city constable.

H. C. Dater, General Insurance Agent, First National Bank Building.—Mr. Dater established himself in business originally at Lansingburg, Rensselaer Co., whence he moved to this place about nine years ago, and succeeded to the old established agency, which he has since conducted with uniform success. Mr. Dater transacted general insurance business, placing all classes of desirable risks with the foremost fire, life, marine and accident companies, at the lowest rates, and makes a special feature of prompt adjustment of losses, representing only the most stable and reliable institutions. He is agent for the following companies: Aetna of Hartford, Queen of London, Niagara Falls of New York, Guardian of England, Elliott of Boston, Phoenix of Hartford, German American of New York, Anglo-Nevada of California, and others, and has a very substantial business connection throughout the whole of Saratoga County. He has filled the offices of village treasurer and town collector, is an active member of and the efficient president of the local board of underwriters.

Ballston Spa National Bank, John W. Thompson, President; George L. Thompson, Cashier.—The Ballston Spa National Bank was originally organized in 1838, and eventually was duly incorporated in 1865, under the National Banking Laws. In 1885, it was reorganized, and now has a paid-up capital of \$100,000, which is further augmented by a surplus of \$130,000. The following gentlemen are the officers and directors, viz.: John W. Thompson, president; Arnold Harris, vice-president; George L. Thompson, cashier. Directors: Henry Knickerbocker, A. W. Smith, L. Moore, W. Ing-ham, Jr. The Ballston Spa National Bank conducts a general banking business in loans, discounts and deposits, buys and sells government and local securities, makes collections on all available points, issues commercial and traveller's credits, and deals in foreign exchange. The principal correspondent of this popular bank, is the Albany City National Bank. The management of the bank is strictly conservative, though progressive; its investments are made with care and judgment, while its ventures of capital are always well secured. Mr. John W. Thompson, the president, has held office since 1856. He is an active and thoroughly capable financier, and a vigorous exponent of the soundest principles governing banking. Mr. A. Harris, the vice-president, and Mr. George L. Thompson, the cashier, are able bank officers, with every qualification for their responsible positions.

S. W. Paddock, Wall Paper, Paints, Oils, Varnishes, etc., and Manufacturer of Enamel Paints.—Among the foremost exponents of the painting and decorating art in Ballston may be mentioned the name of S. W. Paddock, who although one of the youngest engaged in the business in the town, has made a reputation for skill and reliability second to none in this line. Mr. Paddock is a native of this place, and a practical and expert painter and decorator, and is a thorough master of his art in all its branches. He started in business on his own account in 1885, succeeding A. G. Noxon, who had been established since 1872. The store is commodious and well ordered, and a full and fine stock is constantly kept on hand, including plain and artistic wall paper, window shades and fixtures, paints, colors, oils, varnishes, glass, putty, and everything in the line of painters' supplies, while enamel paints, pure white and all colors, mixed ready for use, are manufactured on the premises likewise. House, sign, and decorative painting of every description is done in the most expeditious and excellent manner at reasonable rates, a large force of experienced hands being employed; also paper hanging, staining, marbling, etc., the proprietor exercising close personal supervision over all work executed.

Abijah Comstock, Lumber Dealer, Manufacturer and Dealer in Doors, Sash, Blinds and Moulding, Yard and Mill on Thompson Street.—In this review of the leading merchants, manufacturers and business men of Ballston, more than passing mention ought be made of Abijah Comstock, the well-known lumber dealer and manufacturer of doors, sash, blinds, etc. The premises occupied are commodious, ample and well equipped in every respect, complete and excellent facilities being at hand, and half a dozen or more in help are regularly employed. A heavy and first-class stock is constantly carried, including rough and dressed lumber of every description, yellow pine flooring, posts, joist, shingles, lath and hard wood; also doors, sash, blinds and moulding in great variety, while turning, scroll and hand sawing, and kindred work is executed to order like wise, in the most prompt and excellent manner. This well and favorably known concern was established some twenty odd years ago by the firm of Curtis & Cole, the style subsequently changing to Cole & Comstock, who were in turn succeeded by Mr. Comstock as sole proprietor. Mr. Comstock is a native of Saratoga County, and has filled the office of county supervisor with entire satisfaction, and takes a lively interest in all matters calculated to advance the public wealth.

F. E. Mitchell, Pharmacy, Gleason Block.—Among the leading members of the pharmaceutical profession in this vicinity may be mentioned the name of F. E. Mitchell, who makes a specialty of compounding Physicians' prescriptions and family recipes in the most careful and accurate manner, from pure ingredients in every instance, while bottom prices likewise prevail. The store is compact, ample and finely appointed, and a large, first class stock is constantly kept on hand, including pure and fresh drugs, medicines and chemicals of every description, all the standard proprietary remedies, acids, extracts, flavors, herbs, barks and medicinal roots, pure wines and liquors for medical use, mineral waters and kindred beverages; a handsome soda fountain being one of the features of the establishment. A full and fine assortment of toilet articles, perfumery, soaps, sponges, chamois and everything comprehended in druggists' sundries is carried; also, while a competent assistant is in attendance, the proprietor, however, exercises close personal supervision over the prescription department, and altogether Mr. Mitchell does a very nice trade. This business was originally established in 1869 by Winnie & Hunt, who were succeeded by C. W. Gould & Co., who were in turn succeeded in 1881 by the firm of Redmond & Mitchell. Under this style the business was conducted up to 1887, when Mr. Mitchell assumed sole control, and has since continued it with uniform success, moving to the present location some three or four months ago. Mr. Mitchell is a native of Ballston, is a capable and efficient pharmacist, and fully merits the flattering patronage he enjoys.

Haight & Company, Tanners and Curriers.—This business was established in 1870 by Mr. Samuel Haight, at Milton Center, about three and a half miles from Ballston Spa. The works were destroyed by fire in December, 1881, when the business was removed to Ballston Spa. Mr. Haight first was a partner with Mr. Pope, who died July 15, 1882. Eventually, Mr. Matthew Vassar was admitted into partnership, the firm being known by the style and title of Haight & Company. The co-partners, Messrs. Samuel Haight and M. Vassar, bring great practical experience to bear as tanners and curriers, coupled with an accurate knowledge of every detail of this growing and valuable industry, and the requirements of customers in all sections of the country. The works and tannery are spacious and are fully supplied with the latest improved apparatus, appliances and machinery necessary for the systematic conduct of this useful enterprise. Two hundred operatives are employed, and the machinery is driven by two superior engines, one of one hundred and one of fifty horse power. Messrs. Haight & Co. manufacture extensively goat, glove, grain finished splits, and splits in the rough. They are general favorites with the trade wherever introduced, while the prices quoted are at all times regulated by the market. The capacity of this extensive tannery is 100,000 hides per annum.

J. S. Wooley, Photographer, Luther's Block.—The production of a perfect photographic likeness depends upon the artistic skill of the operator in the selection of a proper position, and in the finish of the picture after it comes from the camera. Such an artist, combining all these requisites, is Mr. J. S. Wooley, who has been established for the past twelve years. Mr. T. J. Arnold established the business and carried on the enterprise in a successful manner until 1887, when he was succeeded by Mr. Wooley, who is an experienced and clever young photographer, and understands all the details necessary to produce and complete a satisfactory photograph in all sizes and styles. Particular attention is given to enlarging in crayons and bromides, India ink, water colors or oils, and a large and varied stock of frames for pictures of all kinds is constantly on hand. Mr. Wooley employs two skilful and painstaking assistants, and his studio is equipped with the latest appliances and improved facilities for all branches of work in the photographer's profession.

SARATOGA SPRINGS.

THE most popular of American watering places is the village of Saratoga Springs, which is situated near the center of Saratoga County, thirty-eight miles by railroad north of Albany, and thirty-two miles north of Troy.

It is in the heart of a delightful tract of country. The village is located at an altitude of three hundred feet above tide water, in the vicinity of those mountain ranges which form the watershed between the St. Lawrence and Lake Champlain. The Kayaderosseras hills, two thousand feet above the sea level, are only ten or twelve miles to the northwest, while within view, at the east and south, are the high ranges of the Green Mountains and the Catskills.

THE LEADING WATERING PLACE.

The development of Saratoga has been wonderful, and puts, as it were, in large italics, the prosperity of America. Its fifty years' growth is as wonderful as the growth of New York, Chicago or San Francisco. A little more than half a century ago Saratoga had but few inhabitants. All that portion of the town east of Broadway, which is now built up with handsome residences, was then a wilderness, and now that section of Broadway on the north, which was once an unbroken forest, is covered with beautiful and costly residences, surrounded by green, velvety lawns. Saratoga, in truth, is the summer capital of the nation, and is fast becoming a popular winter resort also.

THE SPRINGS.

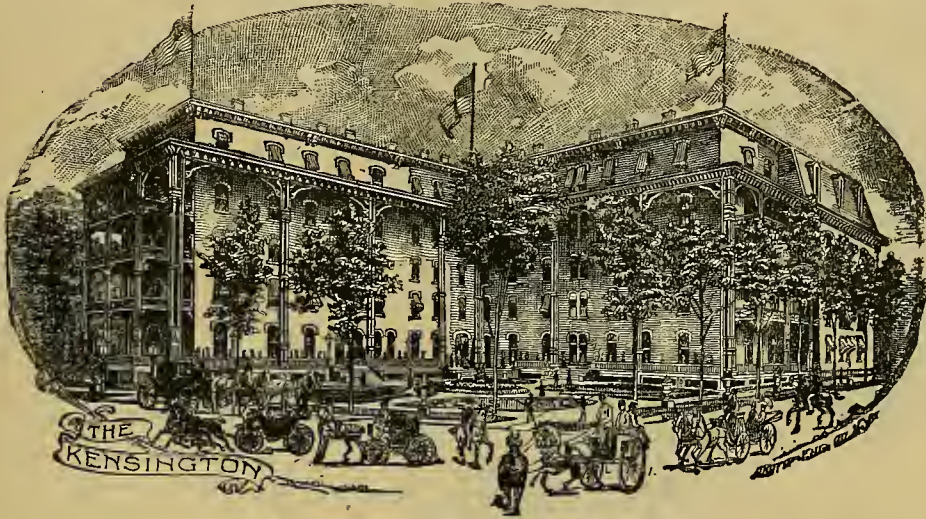
Saratoga's fame and fortune are to be found in its world-renowned mineral springs, and while many persons come to them to avail themselves of their curative properties, vast numbers are attracted to the fashionable resort by its gayeties and pleasures.

There are now twenty-six well-known springs in Saratoga, and these are: Geyser, Vichy, Kissingen, Champion, Carlsbad, Washington, Crystal, Congress, Columbian, Hamilton, Hathorn, Putnam, Pavilion, United States, Flat Rock, Seltzer, Magnetic, High Rock, Star, Empire, Red, Saratoga A, White Sulphur, Eureka, Excelsior and Union. Of the above, the Crystal, which is located on Broadway opposite Congress Park, is the only one that has been abandoned. The waters of the principal ones have been analyzed and their medicinal qualities established.

The principal constituents which give the special character to the cathartic springs are, bicarbonate of magnesia and soda, and chloride of sodium; the tonic waters, bicarbonate of iron; the alterative waters, iodide of sodium, chloride of potassium and sodium, etc.; the diuretic waters, bicarbonate of lithia and protoxide of hydrogen.

STREETS, ROADS, DRIVES.

Saratoga Springs received its charter of incorporation on April 9, 1819, and it was made a post town April 17, 1826. It has since had a wonderful growth, and with this growth has come architectural adornment and beauty. Broadway is the principal street of the town. It is several miles long, extending to Glen Mitchell on the north and far beyond the town limits on the south. It is beautifully shaded from end to end, is about seventy feet wide from curb to curb, and the road bed is of crushed stone. The sidewalks are wide and level, thus affording ample room to pedestrians. Between the sidewalk and gutter are several feet of grass plots. There is a



THE KENSINGTON. (See des. article page 189.)

slight bend in the road near Congress Park, but with this exception the street is straight throughout. On this broad avenue, which is kept in the best condition, most of the largest hotels are located, with several of the churches and other public edifices, which give to it an imposing appearance. North Broadway, or all that part above the Delaware and Hudson Canal Co.'s Railroad, is built up with handsome and costly residences. Circular Street is east of and runs parallel with Broadway. It begins at Broadway on the south and runs in a northerly direction to the Empire Spring. This street contains many handsome residences and also some first-class boarding houses and hotels. Franklin Street and Square are also pleasant. Phila is another pleasant street. It extends from Broadway, opposite the Adelphi Hotel, east to the corporation line. Beautiful elms and maples shade its entire length. From Broadway to Henry, a distance of two blocks, a number of business houses are located, but beyond that there are nothing but residences. Woodlawn Avenue is another delightful street. It begins at Division Street, one block west of Broadway, with which it runs parallel to Woodlawn Park. Regent Street is three blocks east of Broadway, and runs parallel with it. It extends from South Street to Lake Avenue, and is built up entirely with private residences. Caroline Street is between Phila and Lake Avenue and runs east and west. There are many handsome residences on this street.

Union Avenue begins at the junction of Congress and Circular Streets, at the northeast corner of Congress Spring Park. It is the widest thoroughfare in the village, and is the principal route to the lake. There is more driving upon this Avenue than upon any other street in the village. Spring, Grand Avenue, Clinton and White Streets are also to be numbered among the pleasant streets. The original Congress Street has had four different names at different times, viz.: Union Avenue, Congress Street and Grand Avenue. Union Avenue begins at Circular Street, Congress Street runs from thence to Broadway, where West Congress begins and extends west to the Adirondack Railroad. From there on it has taken the name of Grand Avenue. There are many handsome residences on the last named thoroughfare.



TEMPLE GROVE HOTEL. (See des. article page 192.)

and a chief. Four citizens comprise the Board of Police Commissioners.

The town has a most ample supply of pure, wholesome water. The supply is conducted on the Holly plan. The reservoir is located about a mile east of the town, and is entirely fed by springs.

The Town Hall building is located on the corner of Broadway and Lake Avenue. The lower floor is devoted to law offices, surrogate's office and Court of Appeals room. On the second floor is the hall and trustees' room, while the third floor is utilized by the Saratoga Citizens' Corps.

CHURCHES AND EDUCATIONAL FACILITIES.

In church accommodations Saratoga is well supplied, and many of the edifices are rich in architectural design and ornamentation.

Saratoga has more pleasant drives than any summer resort in the Union, and the roads are kept in splendid order, while the scenery is of the most charming character.

THE TOWN GOVERNMENT.

The town is under the control of a president and a board of trustees, consisting of six citizens, two being chosen by election from each of the three wards into which the town is divided. In these trustees the appointment of all the other village boards is vested. The town has an efficient paid fire department, conducted on the central house plan, a short distance above the Town Hall, and the firemen are on duty there day and night. The electric fire alarm telegraph is in use, and alarm boxes are located in convenient places all over the town. The department is under the control of a commission, consisting of three citizens. The police force is an efficient and well disciplined one, and consists of sixteen men

The town is well provided with a high and public schools, private academies, etc. The Saratoga Athenæum was founded in 1884 for the purpose of providing a public circulating and reference library, a public reading room, a school of design, a museum, a department of science, a gymnasium, etc. The Athenæum Reading Room is located on the corner of Broadway and Caroline Street. The public schools are under the management of a Board of Education and a superintendent. Saratoga supports one daily and five weekly papers, and these are conducted with considerable ability and are newsy, spirited sheets.

POPULAR ATTRACTIONS, ETC.

Apart from its attractions in its springs, palatial hostelrys, and the display of fashions, Saratoga has many other inducements for pleasure seekers to come here. The town has its race course, Indian encampment, bowling alleys, and places of amusement in great variety. Transportation facilities to the gay summer capital are ample and are afforded by the Adirondack Railroad; the Delaware and Hudson Canal Co.; Boston, Hoosac Tunnel and Western; and Saratoga, Mt. McGregor and Lake George Railroads. These railroads bring a hundred thousand residents here during the hot months of the year. The permanent residents in the town number about ten thousand. While Saratoga has been the ideal of summer resorts in the past, it is rapidly gaining prominence as a winter resort also. The bracing climate, the perfect sleighing, snow shoeing, tobogganing, and other exhilarating exercises, are strong inducements to persons who have once been here to make the place their permanent residence. But Saratoga to be viewed in all its brilliance and gayety must be seen in summer, for where can such contrasts be found? Gigantic hotels, palatial private houses, grand drives, restful scenery and lofty elms! The frenzied gayety of Monte Carlo and the quiet, placid life of a hamlet; the glittering and dazzling ball-room and the dreamy strolls amid verdant beauty; its springs, its balmy air, its placid lake and murmuring brooklets; the gay and careless throng, where minister, philosopher, and poet, heiress and houri, merchant-prince and merry-Andrew mingle in kaleidoscopic confusion.

First National Bank, Augustus Bockes, President, William Hay Bockes, Cashier.—This is one of the strongest and most popular banks in this section of the state of New York. It was originally founded sixty years ago as a private bank by Messrs. King & Mason, who conducted it till 1854, when it was duly chartered by the legislature as The Bank of Saratoga Springs. Eventually in 1865 it was duly incorporated under the national banking laws, under the style and title of the First National Bank of Saratoga Springs. The capital of the bank is \$125,000, which is further augmented by a surplus of \$150,000. It is officered as follows:—Augustus Bockes, president; P. Porter Wiggins, vice-president; William Hay Bockes, cashier. Directors: Jas. M. Marvin, John M. Davison, A. B. Smith, Hiram Tompkins, H. W. Merrill, C. Kilmer, Jas. R. Chapman, and A. W. Wright. The bank receives deposits, negotiates loans, makes collections, discounts first-class commercial paper, deals in government and local securities, issues travellers' and commercial credits, and engages in all transactions pertaining to a legitimate banking business. The correspondents of the First National Bank of Saratoga are the Importers and Traders' National Bank, New York; National Bank of Republic, Boston; New York State National Bank; Albany, etc. Mr. Augustus Bockes, the president, has held office for the last ten years. He is a judge of the supreme court, and an able exponent of the soundest principles governing banking and finance. Messrs. P. P. Wiggins, the vice-president, and William H. Bockes, the cashier, are highly qualified and honorable bank officers, with every qualification for their responsible positions. This bank for a number of years has paid fourteen per cent. on its stock, which is now held at a very high premium.

Mark M. Cohn, Dealer in Ribbons, Laces, Corsets, Hosiery and Gloves, Ladies' and Gents' Furnishing Goods, No. 350 Broadway.—From a very modest start in 1870, the gentleman whose name heads this sketch has by untiring energy and judicious enterprise built up the flourishing business he now conducts. The secret of his prosperity is not far to seek. Handling an A1 line of goods, thoroughly reliable in his dealings, and withal a young man of courteous manners and excellent business qualities, it is only in the nature of things that Mr. Cohn should have attained the full

measure of success that has attended his efforts. The business premises, which are centrally located at No. 350 Broadway, include a finely appointed, well-ordered store, 25 x 90 feet, with basement of equal area, while a large and elegant assortment is constantly carried on hand. The stock consists of exquisite ribbons, laces and embroideries, novelties in underwear, corsets, hosiery, gloves, zylonite collars and cuffs, notions, small wares, jewelry ornaments, toilet articles, gents' fine dress shirts, rich neck dressing, underclothing, umbrellas and zylonite fancy articles in great variety. From ten to fifteen clerks and salesladies are in attendance, patrons being always assured of prompt and polite attention, as well as excellent value, in this popular emporium; and the trade, which is both wholesale and retail, extends throughout northern New York, with a splendid local patronage. Mr. Cohn, who is a young man of thirty-six, was born in Albany and has resided in Saratoga for upwards of eighteen years, being favorably known in the community both in mercantile and social life.

Benjamin M. Whealey, Butcher, No. 21 Phila Street.—The oldest and leading butcher is Mr. Benjamin M. Whealey, who has been established in the business here for a period of twenty-five years. His spacious and well-ordered meat market is eligibly situated for trade purposes, being only one-half block east of Broadway, and is finely fitted up with the latest improvements for keeping the stock fresh and sweet, affording ample accommodation for a large and active trade. A slaughter house is operated about one and one-half miles from town, and the business is conducted at both wholesale and retail. The choicest cuts are kept constantly on hand, and sales average from eight to ten beefs a week, besides one hundred lambs and from forty to fifty veal. The leading hotels and restaurants are supplied with promptness and satisfaction, and orders by telephone or otherwise are answered with dispatch and conscientious care. All the details of the business are conducted under the personal supervision of Mr. Whealey, assisted by six employees. The policy of the proprietor has always been to place his prices at a fair and equitable figure. Mr. Whealey is a native of Long Island, and accounted among the solid and substantial business men of the Springs.

Saratoga Carlsbad Spring Company, Vail & Carragan, Proprietors.—The mineral springs of Saratoga are justly celebrated throughout the world, and one of the most famous and beneficial is the celebrated Saratoga Carlsbad Spring. In 1886, Messrs. D. Vail, and E. F. and W. H. Carragan decided to drill for a new spring on a high point of land, fifty-six feet above the Geyser Spring and 1260 feet in a south-westerly direction therefrom. Their judgment proved correct, and after penetrating 283½ feet from the surface, and for 254 feet of the distance, passing through solid rock they struck the vein of water on September 18, and tubed the spring on the 22d. It proved a most remarkable and valuable addition to Saratoga's springs, in many of its constituents, notably bicarbonate of ammonia, being far superior to and unrivalled by any other water. The spring spouts perpetually from quarter inch tubing to a height of twenty-five feet, and has a daily capacity of one hundred barrels. The proprietors have made extensive improvements to their property, including first-class bottling works, and the Saratoga Carlsbad Spring water can be supplied in any quantities in pint or quart bot-



tles. It is a delicious beverage, possessing fine tonic properties, and is the best appetizer known. An official analysis made by that eminent specialist, Professor Chandler, of Columbia College, shows it to have every property of the older springs, including soda, lime, chloride of sodium, etc., and in addition over six grains to the gallon of bicarbonate of ammonia. It is also strongly impregnated with carbonic acid gas, and froths and foams naturally in the glass. It is a positive cure for biliousness, kidney diseases, liver complaint, dyspepsia and rheumatism, and is the mildest yet surest cathartic known. It contains 130 grains more mineral and 25 cubic inches more carbonic acid gas than any other water in Saratoga. The ammonia is a sure specific for sour stomach, sick headache, etc., and is not found in any other mineral water here. Many cures of obstinate cases of liver, kidney and stomach troubles have been effected during the short time this water has been on the market, and it is a standard not only with visitors, but with the public at large. It is for sale all over the United States and is also being largely exported to Europe, where its virtues are celebrated. The rapid growth of the use of Saratoga Carlsbad water is a striking indication of its remarkable medicinal value, which is fully endorsed by the medical profession. Mr. D. Vail has done much for Saratoga and is a public-spirited citizen. He was the discoverer of the Geyser Spring in 1870 and has now opened one superior to any in existence, and "Carlsbad" water is destined to the widest use of any. Mr. E. Carragan is an experienced business man, who was with the Geyser Company five years and the Vichy Spring Company for fourteen years, so also were Messrs. F. and W. H. Carragan. They are experienced, energetic and enterprising, and the company is a great public benefactor, worthy of the confidence reposed and the heavy patronage extended. Saratoga Carlsbad water is furnished to the trade securely packed in cases containing four dozen pints or two dozen quarts. Also to residents of the village by the dozen or half dozen pints or quarts.

T. H. Sands Pennington, Pharmacist, No. 400 Broadway.—In elegance, reliability and extent of trade the pharmacy of Mr. T. H. Sands Pennington at No. 400 Broadway, occupies a leading position at Saratoga Springs. The career of the house since the accession of Mr. Pennington to the proprietorship in 1880 has been prosperous and successful, and under enterprising and efficient management the volume of transactions has steadily increased with each

succeeding year. The store is spacious in size, and all its appointments are handsome, attractive and appropriate, no pains or expense being spared to make it as complete as possible in every feature. A very large stock is carried of pure drugs, chemicals and pharmaceutical preparations, essences and extracts, wines and liquors for medicinal purposes, toilet articles and fancy goods, druggists' sundries of all kinds, and, in fact, everything kept in a first-class establishment devoted to this trade. The proprietor makes his purchases from the most reputable sources, approaching first hands only, which is duly appreciated by all who patronize this house. The prescription department is carefully and systematically directed, and the limit of precision and safety is reached in every case. Mr. Pennington is well and favorably known in this community as an experienced and accomplished pharmacist. He is a member of the American Pharmaceutical Association, and we cordially commend his establishment to visitors in Saratoga as worthy of every confidence.

Rugg & Crocker, General Insurance Agents, No. 384 Broadway.—The leading representative firm of insurance agents in Saratoga is that of Messrs. Rugg & Crocker. No centre offers fire insurance interests of greater magnitude and importance than those of the Springs, where are a couple of the largest hotels in the world, many others worth immense sums, besides churches, private mansions, etc. Here also is an active field for life and accident insurance and the minor forms of specialties. The firm under discussion was formed in 1887, but the business is very old established, having been founded by Mr. A. Viele upwards of twenty years ago. In 1886 Messrs. Thomas & Rugg succeeded to the proprietorship, and in 1887 Mr. J. N. Crocker, Jr., came in with Mr. Rugg. Probably no one, better than the latter gentleman, has such a thorough knowledge of the character of the risks offered in this village and suburbs. They represent a long list of the most powerful and ably conducted fire insurance companies doing business in America, viz: the Aetna, Hartford, Phoenix, National and Connecticut, of Hartford, Conn.; the Home and Williamsburg City, of New York; the American, of Philadelphia; the Merchants, of Providence; the Springfield, of Springfield; the Commercial Union, Guardian, Imperial, Liverpool and London and Globe, North British and Mercantile, Northern, Norwich Union, Phoenix and Sun, all of England; also the Hamburg, Bremen. We have no record of any agency elsewhere that represents such a desirable comprehensive list with such immense surplus and capital. Those who insure through Messrs. Rugg & Crocker can place absolute confidence in the strength and security of the company's issuing policies, while all losses are paid as soon as adjusted. Messrs. Rugg & Crocker control the insuring of many of the most important hotels and buildings in Saratoga, and are able underwriters of sterling integrity. They are also prepared to place applications for life insurance to any amount in the popular Mutual Benefit Life Insurance Company, of Newark, whose policies are the most liberal and profitable of any. They also insure boilers in the American Steam Boiler Company, of New York, and plate glass show windows, large mirrors, etc., in the Metropolitan Plate Glass Insurance Company of New York. They are the leading agents and do the largest insurance business at the Springs. They also are the agents for the Cunard and Guion Steamship Companies, and can give passengers to Europe the same opportunities as if at the main office.

D. Gibbs & Son, Flour, Feed, Grain, Baled Hay, Straw etc., No. 458 Broadway.—Messrs. D. Gibbs & Son, the well-known merchants, occupy large and commodious premises, including warehouses on Spring and Henry streets, and also operate an extensive grist mill at Geyserville. They deal largely in flour, feed, grain, baled hay, straw, etc., and have been established in business here since 1865. They are in daily receipt of shipments from the best flouring mills in the West and the best producing districts of the state, buying all their goods direct from first hands, and are enabled thereby to furnish consumers with superior goods at the lowest possible prices. They carry a very heavy stock of all these commodities in store, and deliver goods free to any part of the village. The trade of the house is exclusively retail. The co-partners, Messrs. D. and W. H. Gibbs, have long been accounted among Saratoga's representative business men.

The Geyser Spring Company, Nos. 3 and 4 Congress Park Place.—As it is scarcely necessary to observe, the magnet that has long made Saratoga and its environs such a centre of interest during the summer season is primarily the marvelous beneficent properties of the famous mineral springs in this vicinity. As a remedy for dyspepsia and disorders of the blood, kidneys, liver and other vital organs, some of these waters are truly wonderful, while as a mild and effective laxative, diuretic, etc., the benefits derived from the use of the same are incalculable. And while it is a fact that all, or nearly all, the water actually produced from the natural springs hereabouts possess features of merit, it is equally true that for purity, efficacy and general excellence, no article of the kind yet placed upon the market compares with the justly famed Geyser Spring water, produced and put up by the widely known and flourishing Geyser Spring Company, with office at Nos. 3 and 4 Congress Park Place. The deservedly popular "Geyser," which is sold by all the principal hotels, druggists and grocers throughout the American Continent, and is largely exported to Europe, also, is pronounced by the medical profession, scientists and the general public to be, in all respects, the most superior article of the kind ever discovered, and of this no better criterion need be offered than the following testimonials taken from hundreds of others equally flattering:

[HON. JOHN M. SHIRLEY, Andover, N. H.]

"I have used the Geyser for years. It is invaluable for those of sedentary pursuits and especially overworked professional men. It relieves from indigestion, quiets the nerves and gives sweet sleep as nothing else can."

[REV. THEO. L. CUYLER, D.D., Brooklyn, N. Y.]

"No water keeps its virtue in a bottle better than Geyser."

[K. HAYS, Esq., Cleveland, O.]

"Have been using the justly celebrated Geyser Spring water for the last twelve years and would not be without it at any price. After having tried all, I consider it the best universal mineral water in this country or Europe."

[By the late DR. W. H. VAN BUREN, New York City.]

"I find the Geyser water to be the best water in the United States for people using a milk diet, and the only water that will mix with milk like the German waters. I consider it the best of the Saratoga waters as a remedy for indigestion."

[REV. HOWARD B. GROSE, Poughkeepsie, N. Y.]

"Twice, when ill through overwork and bilious troubles combined, I have given Geyser water test as a remedy, and with such satisfactory results as lead me most heartily to commend it. Not only is it the most sparkling of the mineral waters, but its action on the liver and kidneys is prompt and remarkable. As a table beverage it is a source of health and a preventive of disease; as a remedy its value will attest itself I am convinced wherever it is fairly tried."

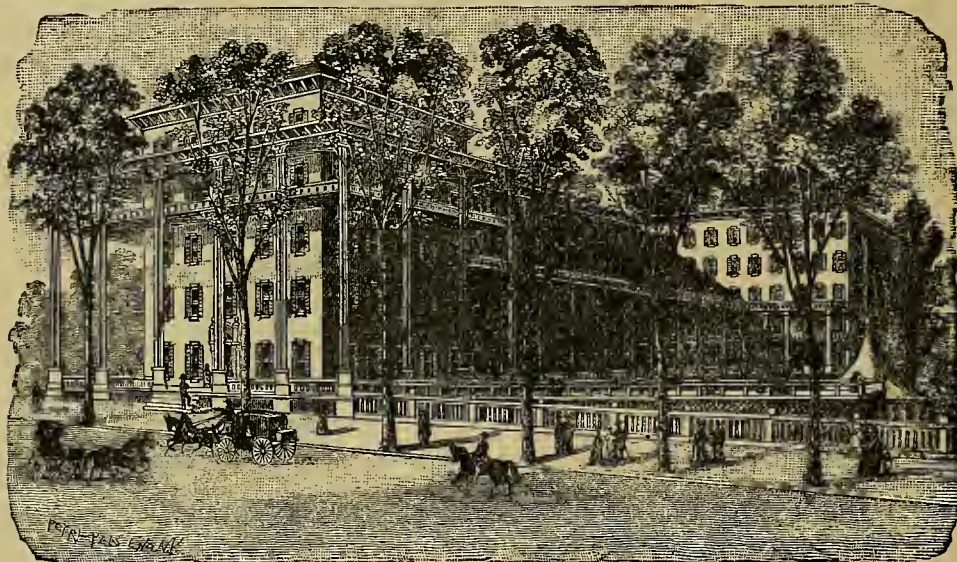
This wonderful mineral fountain was discovered in February, 1870. It was developed by experimental drilling in the solid rock. It is located on the west side of the railroad, on Geyser Lake, one and a half miles south of principal hotels at Saratoga Springs. The water-vein was struck by the drill in the bird's-eye limestone, one hundred and thirty-two feet beneath the surface rock. The water immediately commenced spouting at the surface, being forced up from the depths of the earth by the pressure of its own carbonic acid gas, spouting through an inch nozzle to the height of thirty feet. The orifice bored in the rock is five and a half inches in diameter, and one hundred and thirty-two feet deep. The rock formation consists of a strata of slate eighty feet thick, beneath which lies the strata of bird's-eye limestone in which the mineral vein was struck. The orifice is tubed with a block-tin pipe, encased with iron, to the depth of eighty-five feet, the object being to bring the water through the soft slate formation, as the immense pressure and force of the gas would cut the slate, thereby causing impurities in the water. The waters of the Geyser Spring proved to possess most wonderful remedial elements. The spring was visited by Prof. C. F. Chandler, Ph.D., of Columbia College School of Mines, a few weeks after its discovery, and the following analysis made from water collected by him at that time, demonstrates the great value of the Geyser as a medicinal spring. Analysis of one United States gallon: chloride of sodium, 562.080 grains; chloride of potassium, 24.634 grains; bromide of sodium, 2.312 grains; iodide of sodium, 0.245 grains; fluoride of calcium, trace; bicarbonate of lithia, 9.004 grains; bicarbonate of soda, 71.232 grains; bicarbonate of magnesia, 149.343 grains; bicarbonate

of lime, 168.392 grains; bicarbonate of strontia, 0.425 grains; bicarbonate of baryta, 2.014 grains; bicarbonate of iron, 0.979 grains; sulphate of potassa, 0.318 grains; phosphate of soda, trace; bihydrate of soda, trace; alumina, trace; silica, 0.665 grains; organic matter, trace. Total solid contents, 991.546 grains. Carbonic acid gas in one United States gallon, 454.082 cubic inches; density, 1.011 cubic inches; temperature, 46° Fah. As a cathartic, alterative, diuretic and cure for dyspepsia, this water surpasses all others, and is highly recommended in the treatment of all disorders of the blood, liver and kidneys. For dyspepsia this water is unrivalled. It contains more soda and magnesia combined than any other Saratoga spring water. For kidney diseases it, beyond dispute, excels all other waters. It contains a much larger quantity of lithia than any of the so-called lithia waters. As a cathartic, when taken rather warm before breakfast, it is mild yet thorough. It is not a harsh water. It cures biliousness; corrects acidity of the stomach; relieves nervous or feverish irritation and headache. Dr. F. D. Crothers, editor of the Quarterly Journal of Inebriety, published at Hartford, Conn., under the auspices of the American association for the cure of inebriates writes the following: "From analysis this water is found to be rich in chloride of potassium, bicarbonate of soda, magnesia, and lithia, and coming from such a great depth is free from impurities common to other waters. Unlike other Saratoga waters it is found to be a marked nerve tonic, especially in cases of nervous prostration associated with dyspepsia. We have used it in a few cases of alcohol or opium inebriates, giving it in small doses night and morning with the best results. Its tonic effect comes no doubt from its action on the liver and other glandular organs, and while not purging the bowels it seems to excite to a healthier action. The natural carbonic acid gas in the water has a marked medicinal value, and so far there seems every indication that this Geyser water will be found a nerve remedy of great power. We urge our readers to try it in all nervous diseases." The Geyser Spring Company was incorporated in 1882, with a capital stock of \$360,000, and the unequivocal success that has attended the enterprise from its inception, abundantly attests the merit and superiority of the Geyser water, as well as the energy displayed in its management.

Saratoga Kissingen Company.—This country is so rich in its possession of mineral springs that it requires discrimination in order to designate which particular one is possessed of the greatest virtue, but public opinion has unanimously awarded the palm to the Saratoga Kissingen water, which has more fixed gas than any other natural spring water known in the United States, and is obtained from the celebrated spouting spring. This spring was discovered in 1872, the vein having been struck in the solid rock at the depth of 192 feet. It has since been controlled by the Saratoga Kissingen Company, and is now sold in all parts of the Union, immense sales being made everywhere. It is one group of spouting springs south of the village, on Ballston Avenue, which is one of the main drives. When allowed to spout, a jet of water is constantly thrown up to the height of twenty to twenty-five feet by the force of its own carbonic acid gas. Saratoga Kissingen is a natural mineral and alkaline water, very highly effervescent. It mixes well with wines, and as a table and stomach water it is unsurpassed. It is wonderfully efficacious in its action upon the stomach, liver and kidneys, and is a great aid to digestion. This water is bottled only at the springs with its own natural gas. The water is sold in cases of four dozen pints or two dozen quarts to druggists, hotels and the trade in general. An idea of the valuable properties of the water will be shown in the following analysis made by James R. Nichols & Co., Boston, Mass., which gives the amount of ingredients, named in grains, in one United States gallon of 231 cubic inches: chloride of sodium, 238.500; chloride of potassium, 16.980; bromide of sodium, 1.800; iodide of sodium, .042; fluoride of calcium, trace; bicarbonate of lithia, 5.129; bicarbonate of soda, 67.617; bicarbonate of magnesia, 70.470; bicarbonate of lime, 40.260; bicarbonate of strontia, trace; bicarbonate of baryta, .992; bicarbonate of iron, 1.557; sulphate of potassa, trace; alumina, trace; silica, 1.280; organic matter, trace. Total solid contents in one United States gallon, 544.627; temperature, 40° F.; density, 1.0060; cubic inches CO₂ in one gallon, 361.5; total residue by evaporation, 432.634. The manager of the business is Mr. H. T. Cary, whose office is at No. 3 Grand Union Hotel Block. Mr. Cary is an energetic business man, prompt in meeting all obligations, and all orders or enquiries sent him receive his prompt attention.

Clarendon Hotel, Charles E. Leland, Proprietor.—The Clarendon is a hotel familiar to Saratoga sojourners, and more than ever popular now that Mr. Charles E. Leland, the prince of hosts, has again assumed the proprietorship. The hotel, built about twenty-five years ago, and occupying such a desirable location, was owned and run by Mr. Leland during the years 1865, 1867, 1868, and 1869-1879, fifteen summers. He then went into extensive hotel enterprises in New York and elsewhere. This is his first season to again assume the proprietorship of his popular old hostelry. The Clarendon is as attractive as it is comfortable and spacious. It is 350 x 100 feet in dimensions, and has a large wing in addition. There are 300 rooms, many arranged en suite, and excellent accommodations for 500 guests. Under Mr. Leland's accomplished management, the house has been thoroughly renovated throughout, and is running to a very prosperous season's patronage. The furniture upholsteries, decora-

premises at the above number comprise three floors, 22 x 100 feet each, while they also have a large warehouse on Circular Street. The firm manufacture to order all kinds of furniture, upholstery and cabinet work, in which they also deal largely; besides carrying a fine stock of spring beds, mattresses, etc., and give their special attention to supplying hotels, boarding-houses and fine residences with the best qualities of these goods. Having the benefit of large practical experience in every branch of the industry, this firm steadily maintain the lead as regards the manufacture of this class of furnishings, and are at all times prepared to supply many novelties in styles, textures, patterns and shades. The stock carried includes high-art fabrics of every description, silk damasks, velours and raw silks in vast variety, brocatels, sateens, plushes and satins; and the finest line of cabinet furniture known to the trade. The firm are sole agents here for the Hooper Furniture Works, Fort Edward, and



tions, etc., are rich and elegant. The parlors and dining-hall, etc., are beautiful and spacious apartments. All the modern improvements are here, including safety passenger elevator, electric bells, steam heat, etc., and there is fully 800 feet of broad piazzas for the use of guests. The table of the Clarendon ranks second to none in Saratoga. Mr. Leland is an experienced and liberal caterer of sound judgment, who buys with discrimination, and his guests can always rely not only on getting the best, but on being served with it in the most appetizing form, as the kitchens are in charge of a skilled chef and competent staff of assistants. The service is well drilled and experienced, and we recommend the Clarendon as the best organized, most admirably conducted hotel in Saratoga to-day. Mr. Leland kept the Delevan House in Albany for fifteen years, from 1867 to 1882. He comes of a family of famous hotel keepers. His uncle was the proprietor who first brought the Grand Union into prominence; while in Long Branch, New York, Albany and elsewhere, the family name is like a household word. The name has been identified with hotels since 1810, and none have been more popular with the public, or more ably conducted their houses than the various members of the Leland family. Mr. C. E. Leland is proprietor of a fine hotel at Harrisburg, Penn., but during the season devotes his entire attention to the Clarendon, and securing the patronage which is appreciative of his superior methods, refinement and liberality of management.

Lodewick Brothers, Manufacturers of Furniture, etc., No. 494 Broadway.—An important branch of commercial enterprise and one deserving of special mention in this review, is the manufacture of upholstery and cabinet work, as carried on so successfully in Saratoga by Messrs. Lodewick Brothers, at No. 494 Broadway. The business of this popular house was originally established in 1867, by Mr. J. H. Lodewick, the present firm being organized in 1877 by the admission of Mr. M. S. Lodewick to partnership. Their business

carry a full line of the products of that famous house. To those of our readers who are interested in the purchase of these supplies, the stock here carried presents features, as to complete assortment, novelty of design and lowness of price, that cannot be duplicated even in our largest cities, and Saratoga may well be congratulated upon having permanently located in her midst such a representative house as that of Messrs. Lodewick Brothers.

B. J. Goldsmith, Dealer in Fine Groceries, Wines, Liquors and Cigars, No. 372 Broadway.—This business was established by Mr. Goldsmith in 1865, since which period he has built up an extensive and influential patronage not only in Saratoga, but also in the adjoining counties. Mr. Goldsmith imports direct from the most celebrated European houses and supplies all the principal hotels in the town. His store is spacious and is fully stocked with a superior assortment of fancy and staple groceries, wines, liquors and cigars, which are unrivalled for quality and excellence, and have no superiors in this country. The wines include all the famous champagnes in the market, the clarets of J. Calvet & Co., Barton & Guestier, Clossma & Co., etc., while the brandies are from the noted houses of Hennessy & Co., Martell, J. Robins & Co., and J. S. Dulary & Co. All kinds of the finest groceries are to be found here, all quoted at extremely low prices. A specialty is made of cigars, both imported and domestic, the leading brand being "La Integridad," which is unsurpassed for flavor and superiority. In the selection of cigars, Mr. Goldsmith has had an experience of thirty years, and feels confident that smokers will find it to their advantage to favor him with a call. In all departments of his business, Mr. Goldsmith has always successfully aimed to give entire satisfaction to his numerous patrons, and is highly esteemed by the community for his enterprise, business capacity, and integrity. He was born in Poland, but has resided in the United States for the last thirty-two years.

Saratoga Champion Spring, Edward Lange, Proprietor.—The most famous of all the springs of Saratoga is the world renowned "Champion." It is located on Ballston Avenue, a short distance south of the principal hotels, etc., and is evidently the only spring that directly taps the great mineral reservoir that underlies this favored region. It was discovered by boring through solid rock to a depth of 300 feet, where it penetrates what is undoubtedly the fountain head of the mineral spring system of Saratoga. The Champion does not percolate upwards, nor bubble quietly up in a well cased mouth, but rushes furiously and impetuously upward, impelled by the mighty force of the pent-up gases in the bowels of the earth. The pressure at the surface is forty-two pounds to the square inch, the water spouting without cessation from a half-inch opening to a height of thirty-five feet, flowing at the rate of six gallons a minute. By removing the small tube, the water is forced up to a height of from eighty to one hundred feet, a sparkling column visible from afar. It is not only one of the great wonders of Saratoga, but the water is so heavily charged with natural carbonic acid gas, as to foam in the most effervescent manner, "like whipped cream." It is clear as crystal, perfect from nature's hand, the most marvelous natural mineral spring water in the world. This is the only water here that is bottled exactly as it flows from the spring, and retains its brilliancy, sparkle and qualities for any length of time in any climate. Professor Chandler, of Columbia College, has made a test analysis comparing all the mineral waters of Saratoga, and he finds that the "Champion Spring Water" is far ahead of any other in the possession of those curative, tonic and health imparting elements for which these waters are taken. Mildly cathartic, alterative and diuretic, the "Champion" is a specific for all digestive disorders, malaria, scrofula, rheumatism, in fact all diseases of the blood, liver and kidneys. It is a pleasant beverage, promotes the appetite, quiets the nerves, and is the most excellent corrective known to follow the use of wines and liquors, or after eating heartily. Mr. Lange, the enterprising owner of this spring, has perfected the facilities for its bottling and introduction to the market, and it is now for sale by leading druggists, grocers and hotels. It will be shipped anywhere at \$4 per two dozen pints. In large quantities very liberal discounts are made. Mr. Lange is a well-known New York printer and publisher, member of the great Trow Printing and Book Binding Company, and is universally popular and respected. He is ably represented here by Mr. D. M. Kennedy, the manager and superintendent of the spring, and no concern in Saratoga is so surely founded, for the "Champion" is the best water produced or bottled, and is yet but in the infancy of the development of its consumption.

Thomas & Brown, Coal, Wood, Kindlings, Charcoal, Lime, Best American, English and Roman Cements, Sea Sand, Plaster and Hair; No. 384 Broadway, opposite the United States Hotel, and No. 75 West Circular Street.—An industry of such importance as that conducted by Messrs. Thomas & Brown, the well-known dealers in coal, wood, kindlings, charcoal, lime, cement, etc., has so great a bearing upon the commerce and general business welfare of this community as to demand more than ordinary consideration at our hands. For many years the proprietors have been closely identified with the development of Saratoga and its material prosperity. They established their business here in 1876, and enjoy a large and active trade that extends throughout the entire country, necessitating in its transaction the constant employment of twenty men. The coal yard of the firm on West Circular Street has large storage capacity, and is connected by tracks with the railway system of the state, making transportation of supplies an easy matter, and conducing to the prompt fulfillment of all orders at minimum rates of freight. Both hard and soft coal is handled, and the house is the leading headquarters in Saratoga for the best products of the anthracite mines, as well as for bituminous and gas coals. The connections of the firm with railroads, mines and the largest shippers place them upon a par, so far as competition is concerned, with their largest contemporaries in this section of the state, whether dealing at wholesale by the car-load or at retail by the ton. Their stock of hard and soft wood, lime and cement is also kept full and complete, and they also carry a fine line of the best American, English and Roman cements, besides sea sand, plaster, hair, and kindred supplies. Orders left at the Broadway office, or sent by telephone, will receive prompt and careful atten-

tion, and prices are invariably fair and satisfactory. The members of this responsible firm are Messrs. C. B. Thomas and W. E. Brown. Mr. Thomas is a native of this county, and served for some years as deputy postmaster of this village. Mr. Brown was born in Washington County, has resided here for twelve years, and has served his fellow-citizens as town clerk and supervisor. Both gentlemen are prominently identified with the growth and prosperity of this community, and are highly esteemed for their business ability and solid worth.

Adams & Hodgman, United States Hotel Livery, Division Street.—The most important and popular livery and boarding establishment in Saratoga Springs, is that known as the United States Hotel Livery, of which Messrs. Adams & Hodgman are the proprietors. This business was established upwards of fifty years ago by Captain Dexter, who was succeeded by Farington & Lake, and J. Q. Adams. Eventually, in 1881, the present firm was organized, the copartners being Messrs. J. Q. Adams and J. G. Hodgman. In May, 1887, Mr. Adams died, and the business is now conducted under the old firm name by Mr. Hodgman. The premises occupied comprise two commodious brick and two frame buildings. The stables are well ventilated, drained and lighted, and are in charge of careful grooms and stallmen. Every care and attention are given to horses entrusted to the proprietor. All kinds of neat, comfortable, convenient and stylish equipages, double or single, can be hired night or day, on moderate terms. In the stock of horses will be found those suitable for ladies to drive, and also some splendid goers for those who like to make lively movements on the road. Mr. Hodgman has constantly ready seventy horses, twenty-five double and fifteen single vehicles. He employs thirty hands, drivers, etc., and does all the work of the United States Hotel. Mr. Hodgman has spent the whole of his life in this business, and is considered in this section of the state an authority upon the noble animal.

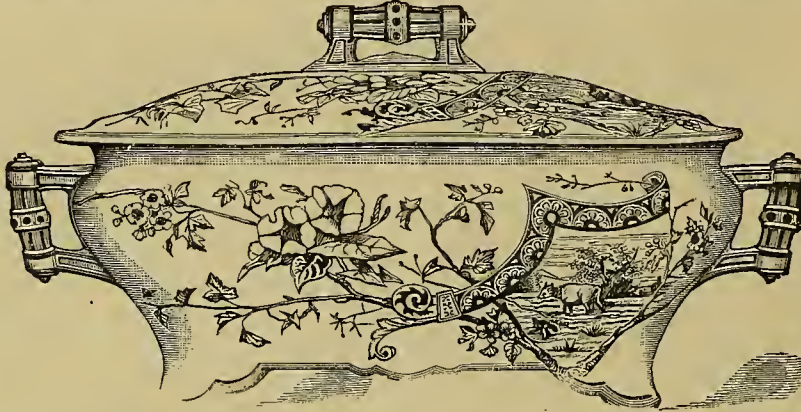
Chas. F. Fish, Druggist and Apothecary, No. 348 Broadway.—The leading establishment of this kind at the Springs is that of Mr. Chas. F. Fish, druggist and apothecary, which has been in existence for almost half a century. The business was founded in 1840 by Mr. G. H. Fish, the firm subsequently becoming G. H. Fish & Sons, and later still, J. H. Fish & Son. In 1882 the senior member of the firm died, after a most honorable and useful career, and his son, the present proprietor, succeeded to the entire control of affairs. The store occupied has dimensions of 18 x 100 feet, and is elegantly appointed with handsome fixtures, plate glass show cases, and attractive shelf-ware, and an artistic soda fountain, purchased at a cost of \$3,000, adds still further to the tasteful appearance of the place. A splendid stock is carried, the assortment embracing every description of drugs, chemicals, mineral waters and medicines, pharmaceutical specialties, toilet goods and fancy articles, perfumery, surgical appliances, and druggists' sundries in general. A staff of experienced assistants is employed, and a leading specialty is made of the compounding of physicians' prescriptions, the purest ingredients only being utilized, while absolute accuracy is assured in every instance. Mr. Fish, who is a native of this town, is a member of the New York State Pharmaceutical Association. He is the inventor of those well-known specialties: Quinine Plasters and Curaline of Tartar, which have had such a large sale, and which are really meritable articles.

S. Van Deusen & Son, Groceries, etc., No. 432 Broadway.—More than a quarter of a century ago, Mr. S. Van Deusen started in business as a dealer in fine groceries and provisions, foreign and domestic fruits, etc., and carried on the enterprise as its sole proprietor, with great success, until 1886, when he formed a copartnership with his son, Mr. Charles C. Van Deusen, and together they have since carried on the enterprise under the firm name which forms the caption of this sketch. The premises occupied consist of a large and commodious apartment, fully equipped with all needed conveniences and facilities for displaying the stock to the best advantage, and filling all orders with efficiency and despatch. Here can be found a full and complete assortment of staple and fancy groceries from every clime, wholesale provisions, canned goods, fresh and dried fruits, teas, coffees, etc. Messrs. Van Deusen & Son are thoroughly experienced grocers, and handle only the choicest varieties of fancy groceries, fruits, etc.

J. H. Pardue's China Hall, No. 424 Broadway.—This is a truly metropolitan concern, well ordered, handsomely appointed and complete in every department, and is in all respects the leading, largest and best equipped establishment of the kind in Saratoga. The business premises occupy two floors, 33 x 125 feet, and are very tastefully fitted up and attractively arranged, a magnificent display being made, while everything about the establishment bespeaks order and admirable management, the proprietor exercising close personal supervision over the entire concern. An exceedingly large and first-class stock is constantly carried, embracing beautiful tea sets, dinner service and exquisite china of every description, rich and delicate colored and decorated ware, crockery and stoneware in great variety, elegant glassware of all kinds, including hotel, bar and table ware, superb lamps, globes, shades and

essential, and the business is in a thoroughly healthy and flourishing condition. Mr. Mingay, the senior partner and founder of the business, was born in England, and came to Saratoga in his childhood. He is a director of the Citizen's Bank, a member of the American Pharmaceutical Association, and prominently identified with the material growth and prosperity of this community. Mr. Menges has had an experience of many years in the business, and is an accomplished pharmacist and a popular young business man.

A. E. Carroll, Real Estate, No. 5 Division Street.—Messrs. Carpenter and Sheldon originally established this real estate and loan agency in Saratoga many years ago, and after being succeeded by many proprietors, Mr. A. E. Carroll assumed entire charge of the



fixtures, art novelties in bronze and brass, brackets, chandeliers in unique designs and artistic workmanship, gas fixtures, fancy small wares, notions, bird cages, toys, holiday goods, and a vast and varied assortment of useful and ornamental house furnishing articles at astonishing low prices, seven polite assistants attending to the wants of purchasers, and the trade, which is both wholesale and retail, extends all over Saratoga county. This flourishing and deservedly popular bazaar was established in 1880 by the present proprietor, and from its inception the enterprise has proved a highly gratifying venture, the business growing apace from the first until now it is of a most substantial and influential character. Mr. Pardue is a gentleman of forty-five and a man of energy, sagacity and sterling qualities; was born in Albany, but has resided in this city since 1873. He is one of Saratoga's staunchest citizens, a prominent member of the board of trade, and an extensive property owner hereabout, having rendered valuable service to the community in developing the real estate interests of the town.

James Mingay & Co., Apothecaries, No. 472 Broadway.—The establishment so successfully conducted by Messrs. James Mingay & Co., the well-known apothecaries, at No. 472 Broadway, is the leading source of supply at Saratoga Springs for drugs and medicines. It was established in 1869 by Mr. Jas. Mingay, and in 1884 the present firm was organized by the admission of Mr. Frederick Menges to partnership. It is an elegant establishment in every way. The handsome appointments, appropriate fixtures, and the distribution of stock, present a claim for beauty and finish unsurpassed in this vicinity. A splendid line of goods is shown in every branch of the business. The pure and superior assortment of drugs, medicines and pharmaceutical preparations are supplied from the most reputable sources, and are selected with special reference to strength and freshness. In the line of novelties in perfumery, toilet articles and fancy goods, the enterprise of the proprietors has placed within the reach of their patrons and the public the best articles that can be purchased. The house is perfectly equipped for its specialty of prescriptions, and accuracy is assured in all cases. The firm are also widely known as manufacturers of Mingay's Cough Balsam and Mingay's Magic Relief, which are highly esteemed for their efficacy and remedial qualities. The patronage of the house is large, first class and influ-

business in 1885, and during his subsequent career he has built up a widely extended and liberal trade, which has been secured through his untiring efforts to please all classes of customers, and the strict principles of honor and integrity which have ever governed his transactions. He is thoroughly conversant with every detail of the business, and carries on an extensive trade in all its branches. He buys, sells and exchanges real estate, loans money on bond and mortgage, manages estates, collects rents, furnishes cottages, etc., in the most satisfactory and efficient manner. Mr. Carroll's real estate and loan office is located at No. 5 Division Street, and is equipped with all facilities for attending to the needs of patrons and filling their orders with accuracy and despatch. He is a native of Delaware County, N. Y., but has lived in Saratoga for the past four years, and is a popular and well-known resident of the community.

M. L. Snow, Hardware, Stoves, etc., No. 430 Broadway.—This gentleman is an extensive dealer in hardware, stoves, tinware, house furnishing and sporting goods, paints, oils, etc., and has been engaged in the business here since 1883. This house is one of the business landmarks of Saratoga, having been in operation for half a century. The premises occupied for trade purposes comprise six floors, 15 x 75 feet each, finely fitted up for the business, and perfect in convenience of arrangement for display, inspection and sale. Here is displayed all those articles in daily requisition by the housekeeper, the builder, the mechanic and the farmer, including cabinet and builders' hardware, shelf goods, carpenters', machinists' and mechanics' tools, locksmiths' and butchers' supplies, iron, nails, table and pocket cutlery; also, a fine line of stoves and ranges of the best makes, embodying all the latest improvements for both heating and cooking; paints, oils, varnishes, brushes, and general painters' supplies; and house furnishing goods of every description. The supplies are purchased in vast quantities direct from the manufacturers and at advantageous rates, enabling the proprietor to place his goods to customers at prices which challenge competition. Orders are filled promptly and carefully, and the trade is large, first-class and influential. Mr. Snow, the enterprising proprietor, is a native of Massachusetts, and a young man of large experience in business affairs.

Congress Spring Company, Congress, Empire and Columbian Spring Waters, Wm. Van Vrauken, President.—The old Congress Spring was discovered in 1792, and is without doubt one of the best and safest saline cathartic waters ever discovered in America or Europe. The widely known and representative Congress Spring Company was duly incorporated in 1865, with a paid up capital of \$1,000,000, and since its organization has built up an extensive and influential patronage, not only in America, but also in Europe. The officers of the company are the following, viz.: Wm. Van Vrauken, president; W. S. Fuller, secretary and treasurer; Paul C. Greeting general manager; H. W. Hayes, superintendent. In addition to the Congress spring, the company also owns the celebrated Empire and Columbian springs. The Empire spring came prominently into notice in 1846. The water of this famous spring has a general resemblance to that of the Congress. In its cathartic effects it is similar, although from the presence of a larger quantity of magnesia in the Congress water, the operation of the latter is perhaps somewhat more pungent. The Columbian spring, originally tubed about the year 1805, is a chalybeate mineral water, possessing active diuretic, tonic, and alterative properties, especially valuable in liver complaints, dyspepsia, erysipelas, and all cutaneous disorders. The company is owner of the beautiful Congress Spring Park, which is noted for its natural scenery and architectural and artistic adornment. There is in the park a *café*, a music pavilion, and abundance of seats, shade, and objects of interest. In making the improvements above described, great care has been taken to protect the springs, especially Congress spring, from all impurities; and visitors and purchasers of the waters, who have been familiar with the springs for many years past, all unite in commending the present excellent quality of the waters, both as taken at the springs and as sent out in the bottled form. Admission to the park is regulated by tickets, for which a merely nominal charge is made.

Analysis of Congress Spring Water by Prof. C. F. Chandler.

LABORATORY OF THE SCHOOL OF MINES,
Columbia College,

NEW YORK, August 17.

The sample of Congress Spring Water, taken by me from the spring, contains in one United States gallon of 231 cubic inches, chloride of sodium, 400.444 grains; chloride of potassium, 8.049 grains; bicarbonate of magnesia, 121.757 grains; bicarbonate of lime, 143.399 grains; bicarbonate of lithia, 4.761 grains; bicarbonate of soda, 10.775 grains; bicarbonate of baryta, 0.923 grains; bicarbonate of iron, 0.349 grains; bicarbonate of strontia, a trace; bromide of sodium, 8.559 grains; iodide of sodium, 0.188 grains; sulphate of potassa, 0.889 grains; phosphate of soda, 0.016 grains; silica, 0.840 grains; fluoride of calcium, borate of soda, alumina, each a trace. Total 700.895 grains; carbonic acid gas, 392.289 cubic inches.

GENTLEMEN: In submitting the above analysis I take pleasure in saying that a comparison of the same with the analysis made by Dr. John H. Steele, in 1833, proves that the Congress Water still retains its original strength, and all the virtues which established its well-merited reputation. Its superior excellence is due to the fact that it contains, in the most desirable proportions, those substances which produce its agreeable flavor and satisfactory medicinal effects—neither holding them in excess nor lacking any constituent to be desired in this class of waters. As a cathartic water its almost entire freedom from iron should recommend it above all others, many of which contain so much of this ingredient as to seriously impair their usefulness.

Respectfully, your obedient servant,

C. F. CHANDLER, Ph.D.

Prof. of Analytical and Applied Chemistry.

The Congress, Empire and Columbian waters are sold by all the principal hotels, grocers, and druggists in the United States and Canada.

PRICES AT SARATOGA SPRINGS.

Congress Water, pints per box of four dozen, \$6.00; quarts per box of two dozen, \$4.50; Empire Water, pints per box of four dozen, \$6.00; quarts per box of two dozen, \$4.50; Columbian Water, half-pints per box of four dozen, \$5.00; pints per box of four dozen, \$6.00; quarts per box of two dozen, \$4.50.

C. E. Black, Hatter, No. 406 Broadway.—The representative establishment of its kind in town, is the hat store of Mr. C. E. Black, which has been in existence for the past fourteen years, and

since 1878 has been located at the above given address. Mr. Black is the local agent for the Melville and Knox hats, and is also the direct importer of the latest novelties in this line of goods from the most reliable European manufacturers. The premises occupied are commodious and elegantly fitted up, while the stock contained therein is displayed in handsome show cases, and embraces a varied and comprehensive assortment of soft and stiff hats, caps, etc., beside kid gloves, fur goods and everything usually to be found in a first-class house of this kind, all of which are warranted to be as represented, and may be purchased at fair prices. Mr. Black employs competent and obliging clerks in the service of his customers, and all orders receive prompt and satisfactory attention. Mr. Black is a native of New York, aged thirty-seven years, and has been an honored and well known resident of Saratoga Springs since 1863. He is an upright and enterprising merchant and his success is well deserved.

The Kensington, Paul C. Greeting, Proprietor and Manager.

—Under the able and enterprising management of Mr. Paul C. Greeting, the Kensington has become one of the most popular and fashionable hotels at Saratoga Springs. It is the newest of the large hotels at the Springs, having been built by Mr. Rodgers of New York, in 1881. In 1887 Mr. Paul C. Greeting bought the house, and the two ensuing seasons show how thorough a master he is of the modern art of hotel keeping. The Kensington has an admirable location, most central and salubrious, and its grounds are the most attractive from the floral standpoint. It is an immense edifice substantially constructed of brick, five-stories high, architecturally very handsome with its mansard roof, lofty piazza roof, and pretty balconies. The premises are 150 feet x 250 in dimensions, and the hotel has 300 rooms, affording superior accommodations for 400 guests. The interior arrangements are perfect, and the furniture, fittings and decorations, magnificent and luxurious. With characteristic enterprise, Mr. Greeting has entirely renovated and largely refurnished the house throughout. It is the equal of any hotel in the United States, and a most delightful abode for visitors to Saratoga. On the ground floor is a spacious rotunda and offices, immense main parlor, music and reception rooms, ladies' reading and billiard rooms, card rooms, gents' reading room, etc. On the east side is the immense main dining hall, one of the most spacious, airy and well lighted apartments in Saratoga, and with a seating capacity of 400. All the modern improvements are here, including hot and cold water in all rooms, private baths, most perfect sanitary system, safety passenger elevators, electric bells and electric light, etc. Many of the rooms are arranged *en suite*, and have private parlors and bath-rooms, specially desirable for families. The house has the best *cuisine* at the Springs, and the kitchen being in charge of an eminent *chef* and competent staff of assistants, is assuring to city guests. The hotel is more than ever crowded this season with the *élite* of society, and is the centre of greatest interest, the frequent entertainments being of the most elaborate, successful character. The rates of the Kensington are \$4 per day and upward. Mr. Greeting is also the manager of the Congress Spring Park and Pavilion, and they have never been so popular and liberally patronized as this season. As one of the leading real estate brokers and operators in the city of Brooklyn, Mr. Greeting has achieved a brilliant success. East Brooklyn and on the Hill is largely indebted to him for its development.

Howland House, J. Howland, Proprietor, No. 573 Broadway.

—Among the hotels that are open to the public here the year round, none is more worthy of popular favor than the Howland House, under the experienced and popular proprietorship of Mr. J. Howland. The building was for many years used for educational purposes, as a seminary for ladies, and, with many important additions and improvements, now constitutes one of the most complete and attractive hosteleries in town. It is three stories in height, possessing ample accommodations for sixty persons, and its comfortable rooms, broad piazzas and first-class service combine to make it a most desirable stopping place. The present proprietor purchased the house in 1881, and thoroughly remodelled it after the most approved modern style, and his large experience and constant study of the wants of his guests make a stay under its hospitable roof a pleasure. The terms are \$10.00 to \$15.00 per week. Mr. Howland is a native of Saratoga County, and has catered to the wants of the public in this line for the past twenty-three years.

United States Hotel, Broadway and Division Streets, Tompkins, Gage & Perry, Proprietors.—Saratoga Springs has long been noted both in America and Europe for its hotels. Prominent among the number is the famous United States Hotel, centrally located on Broadway and Division Street. This magnificent structure was completed in June, 1874. It constitutes one continuous line of buildings six stories high, being over 1500 feet in length. The United States Hotel contains 917 rooms available for guests, and is one of the largest hotels in the world. The architectural appearance is exceedingly elegant and beautiful; it is Norman in style, and its splendid mansard roof is embellished with pediments, gables, dormer windows and crestings, and three large pavilions. The building covers an enclosure of seven acres, in the form of an irregular pentagon, having a frontage of 240 feet on Broadway, 721 feet on Division Street, with the "Cottage Wing" on the south of the plaza extending west from the main front for 565 feet. The wing is admirably arranged, and affords absolute seclusion and quiet to families and other parties, in addition to the attention and conveniences of a first class hotel. The ladies' parlor, drawing-rooms, reading-rooms, dining-hall, etc.

C. O. Van Dorn, Manufacturer of Tin, Sheet Iron and Copper Work, and Dealer in General Hardware, etc., Collamer Block, No. 492 Broadway.—This gentleman is an extensive dealer in general hardware, stoves, ranges, tinware, house furnishing goods, lamps, paints, oils, glass and kindred supplies; also manufacturer of tin, sheet iron, and copper work, and gives prompt and skilful attention to plumbing, gas and steam fitting. He established his business here in 1885, and is maintaining a position in the front rank of the trade throughout all this section. He occupies a spacious and commodious store, and has two extensive warehouses, giving him every convenience and facility for conducting all branches of his business upon the largest scale. At his warerooms can be found everything needed in the line of stoves, ranges and furnaces, including the popular Perry, Phillips and Clark stoves and ranges, and all the latest improved styles for both heating and cooking; also, tin, sheet iron and copper ware of every description, plumbing materials, painters' supplies, and kitchen furnishing goods in great variety. All these goods are procured direct from the most famous manufacturers, and are calculated to meet the wants of the greatest possible number



are unequalled as regards decorations by those of the finest private mansions. This widely known hotel is perfect in all its appointments, being amply provided with every convenience that art, science and capital can supply, including electric lights, elevators, annunciators and complete arrangements for the safety of guests in case of fire. The sleeping apartments are admirably ventilated, and its rooms are furnished with gas, water and marble basins throughout. This is the only hotel in Saratoga that is thoroughly plumbed, and has running water in all rooms. Extensive piazzas, 2300 feet in length for promenades, encircle the extensive interior court, which is ornamented with beautiful shade trees, sparkling fountains, and meandering walks. During the evening, this interior court is illuminated with colored lights and lanterns, and enlivened with first class music. The rates vary from \$5 and upwards to \$100 per day. The best of everything in season is to be found in the menu, the markets of the world contributing to the larder of this celebrated hotel, and the cooks engaged here are not surpassed in the country. Messrs. H. Tompkins, W. S. Gage and J. L. Perry, the proprietors, have been identified with hotel keeping for many years. They bear the highest reputation as genial, honorable and liberal minded hosts, whose guests ever remember with pleasure their delightful stay at the United States Hotel.

of buyers. The trade is conducted at both wholesale and retail. Employment is given to a force of nineteen skilled workmen in the line of plumbing, steam and gas fitting, tin smithing, roofing and in all kinds of repairs, and prompt and careful attention is given to all orders and commissions. Mr. Van Dorn is a native of Saratoga, in the early prime of life, and is closely identified with the growth and commercial prosperity of this community.

E. S. Pearsall, Dentist, No. 360 Broadway.—A quarter of a century of success and prosperity marks the career of Mr. E. S. Pearsall, who has had thirty years of practical experience in the various branches of the dental profession, and has built up a widely extended and influential patronage. Mr. Pearsall occupies elegantly fitted up premises, and his operating rooms are fully equipped with every modern appliance and convenience in use, to facilitate his labors in filling, extracting and preserving the natural teeth, as well as in manufacturing artificial ones. All work done by Mr. Pearsall is thorough, skilful and painstaking in every particular. He is one of the oldest established surgeon dentists in this country. Mr. Pearsall is a native of Saratoga County but has lived at Saratoga Springs for the past thirty years.

The Royal Spring Company, A. Putnam, Jr., President; H. F. Barnard, Secretary, No. 5 Putnam Block.—The Royal Spring furnishes a pure mineral water, highly charged with natural gas, and containing other elements in such quantities and proportions as render it very beneficial for affections of the stomach and liver, rheumatic and kidney complaints, as well as a superior table water and aid to digestion. The Royal Spring is over 600 feet in depth, is located at corner Lake Avenue and Henry Street, nearly opposite the Fitchburg Passenger Depot. It is the deepest flowing spring in Saratoga, and was discovered in 1887 by Mr. Abel Putnam, by drilling through one hundred feet of earth and five hundred and three feet of solid rock, the work being done by the Empire Well Augur Co., of Ithaca, N. Y. The flow of water—about one gallon per minute—is raised to the surface by the pressure of its own natural gas, which is thus thoroughly commingled with the water, the depth of the spring and its casing, which extends to the rock, insuring its absolute purity. The water is sold at \$6.00 per case of four dozen pints (less a discount of 20 per cent. on orders accompanied by cash), and delivered to freight or express agent for transportation to all sections of the country, special rates being made on car-load lots. The Royal Spring Co. of which A. Putnam, Jr., is president, and H. F. Barnard, secretary, was organized in the early part of the present year, with a capital stock of \$50,000, and the success that has attended its business attests the ability of its management, as well as the excellence of the Royal water. In connection with these remarks the following analysis of the water will be found of interest:

NEW YORK, Jan. 3, 1888.

MY DEAR SIR: Enclosed please find the results of my analysis of the Saratoga Table Water.

The analysis was made of the sample taken directly from the Spring by my partner, C. E. Pellew, on Nov. 7.

The results are very satisfactory, and I congratulate you on the possession of a very valuable spring.

Very truly yours,

C. F. CHANDLER.

To Mr. A. Putnam, Jr., Saratoga Springs, N. Y.

CERTIFICATE OF ANALYSIS.

SIR: The sample of water collected by C. E. Pellew, Nov. 7, 1887, marked Saratoga Table Water, submitted to us for examination, contains in one U. S. gallon of 231 cubic inches: chloride of sodium, 265.5384 grains; chloride of potassium, 8.8244 grains; bromide of sodium, 0.3379 grains; iodide of sodium, 0.0124 grains; fluoride of calcium, trace; bicarbonate of lithia, 2.2317 grains; bicarbonate of soda, 6.6133 grains; bicarbonate of ammonia, 1.3551 grains; bicarbonate of magnesia, 81.8688 grains; bicarbonate of lime, 146.2355 grains; bicarbonate of iron, 1.2275 grains; sulphate of potassa, 3.1381 grains; phosphate of soda, trace; borate of soda, trace; alumina, 0.0548 grains; silica, 0.8223 grains; organic matter, trace; total solids, 518.2602 grains. Natural temperature 46 degrees. Free carbonic acid gas, 500.8579 cubic inches.

N. F. Roddy, Millinery and Fancy Goods, Gents' and Ladies' Furnishing Goods, No. 342 Broadway.—It is scarcely necessary to mention that the spacious and handsome store of Miss N. F. Roddy is a centre of interest to the feminine portion of this community, there being here always displayed all the latest novelties in Parisian millinery and an A1 assortment of everything comprehended in fancy goods, while bonnets and hats are altered, trimmed and made to order likewise in the very best style of the milliner's art. It is, in fact, the leading, best ordered and most reliable establishment of the kind in Saratoga Springs, and receives a large, influential, and growing patronage. No inferior goods whatever enter the stock, and patrons can rely upon getting a first-class article, courteous attention, and satisfactory treatment at all times here, while New York prices are quoted. This flourishing business was established in 1887 in a comparatively small way, and from the inception of the venture its growth has been steady and substantial, the fancy goods department being added the early part of the present year. The store, which is 30 x 110 feet in dimensions, is neatly fitted up and tastefully arranged, some fifteen clerks, salesladies, and expert hands being employed, and an extensive stock is constantly carried, embracing bonnets and hats, trimmed and untrimmed, in ex-

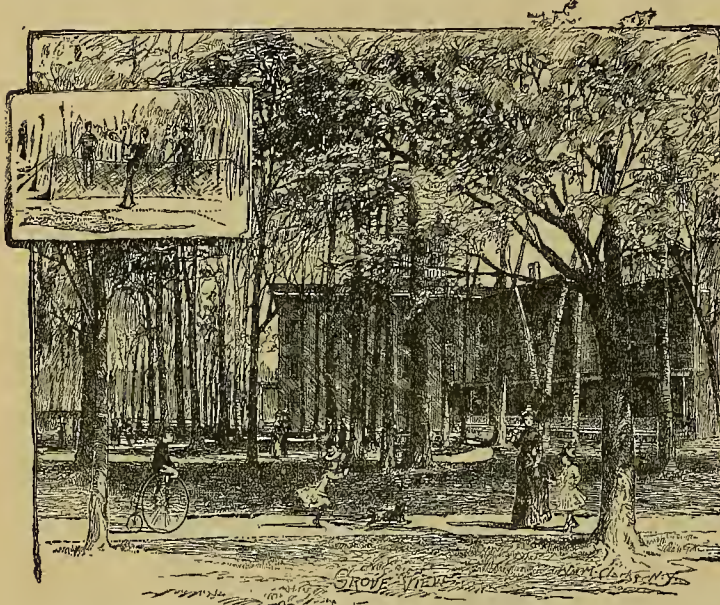
quisite shapes and newest designs, superb plumes, feathers, flowers, plushes, silk ribbons, and elegant millinery trimmings in great variety; also rich dress trimmings, laces and embroideries, kid gloves, hosiery, notions, underwear, corsets, jewelry ornaments, toilet articles, etc., etc.; also gents' fine dress shirts, neckwear, collars and cuffs, handkerchiefs and men's furnishing goods of every description. Miss Roddy, the proprietress, is a native of Troy, but a permanent resident of this place a number of years, and conducts business all the year round. She is a lady of energy, enterprise, and excellent business ability.

W. F. Darrow, Dry Goods, Notions, etc., No. 450 Broadway.—In 1873, this well-known and efficiently conducted dry goods house was established by Mr. H. Newell, who carried on the enterprise until 1880 and was then associated in partnership with Mr. W. F. Darrow for six years, at the end of which time the junior member of the firm assumed the sole proprietorship of the business and has carried on the same with the aid of several able and accommodating clerks. Mr. Darrow deals largely in all kinds of dry goods, and selecting his stock with great care is able to guarantee the quality of the merchandise handled, and which is honestly represented and sold at honest prices. The elegantly appointed store consists of an apartment 24 x 100 feet in dimensions, and is not only equipped with all needed facilities, but fully stocked with a varied assortment of the latest novelties in white goods, laces, embroideries, dress fabrics, gloves, ribbons, collars, cuffs, and notions in general. Mr. Darrow keeps on hand a full assortment of the goods. He is a native of Saratoga, about thirty-five years of age, and not only a successful and highly respected dry goods merchant, but also a popular police commissioner.

P. Thompson, Harness, Fur Robes, Horse Clothing, Blankets, Trunks, etc.—The well and favorably known stand of P. Thompson was established some forty odd years ago, by the gentleman whose name heads this sketch, and who, although having had partners at various times within the periods mentioned, has always been at the head of the business. The secret of his prosperity is not far to seek, however. He occupies a commodious, well-kept store and shop, and employs three experienced assistants; fine custom work being a specialty, while a large first-class stock is constantly carried on hand, including everything in the line of harness, both light and heavy; saddles, collars, bridles, whips, blankets in great variety, fur robes, fly-nets, trunks, bags, ladies' satchels, brushes, curry combs, sponges, chamois and horse goods of every description. Harness is made to order in the most expeditious and excellent manner at the very lowest prices consistent with first-class work and best material; repairing also being neatly and promptly executed, and, altogether, Mr. Thompson does a very fine trade. He is a gentleman of seventy-four, but active, vigorous and devoted to his business, is a native of New York State, and has been a respected resident of Saratoga Springs for more than forty years.

Hotel Kenmore, Corner Broadway and Van Dam Street, J. N. Ramsdill, Proprietor.—The Hotel Kenmore is one of the best appointed family hotels in Saratoga, and in excellence of accommodations ranks with the best in the country. It is owned and managed by Mr. J. N. Ramsdill, long identified with the hotel business at the Springs, and eminently popular with the traveling public. Its furnishings are elegant, its arrangements are perfect, and its *cuisine* and service unsurpassed. It is a substantial brick structure, three stories in height, and accommodates readily one hundred guests. The requirements of families, so seldom met in a proper manner in fashionable hotel accommodations, are here provided for on the most elaborate scale, and at rates cheaper than are quoted in houses or flats for the same class of accommodations. The rooms are all airy and pleasantly situated, supplied with every modern convenience and appliance, and in every way among the most desirable and attractive at the Springs. With regard to sanitary arrangements and means of escape in case of fire, the Kenmore is absolutely unrivalled. Terms are from \$2.00 to \$2.50 per day, with special rates by the week. Mr. Ramsdill is a native of Saratoga, in the early prime of life, and one of the best hotel men at the Springs, having a keen appreciation of the popular want. The hotel is heated by steam and is open all winter.

Temple Grove.—How many thousands of people recall the name of "Temple Grove," linked to pleasant memories. There is no more efficient, successful seminary for the education of young ladies on the continent, and none so desirably located. During the long summer vacation the seminary is utilized as a high class boarding house—in reality a refined summer hotel, where desirable guests can reside in the most comfortable manner at moderate prices, and enjoy all the benefits of life at Saratoga, including the waters, and yet avoid the whirl, noise and discomforts of the big hotels. The buildings of Temple Grove are unusually spacious and admirably constructed, with thick walls on solid foundations, and heated and dry all winter. Result: this is the healthiest stopping place at the Springs; and the Temple Grove buildings are always cool and enjoyable. The main buildings are in the form of a half square, extending 100 feet each way. They are four stories high, and respectively forty-two and thirty-six feet wide, while there is a wing, 38 x 26 feet, a wide piazza 100 feet long fronts the edifice, and



one of equal length faces the beautiful grove and grounds in rear, which are one acre and a half in extent. The edifice has all the modern improvements, including perfect sanitary appliances, steam heat, electric bells, etc. There are here seventy-five unusually large rooms furnished in black walnut, and having direct outlook either on the street or grove. The house is open to summer boarders from July 2d to Sept. 15th, and is deservedly popular. Mr. A. Dudley Dowd, the manager and son of the principal, being a young gentleman of marked executive ability, thoroughly experienced and unremitting in his efforts to secure the comfort and pleasure of guests. The table is strictly first-class; the proprietor is a liberal purveyor of sound judgment, while the *cuisine* is in the hands of accomplished cooks and steward. The terms are only from \$12 to \$20 per week, with special inducement during July and September. Mr. A. Dudley Dowd has been the manager for the last three seasons, and they have been the most successful of any, insuring to him permanent prosperity, in that most difficult of arts, the satisfactory entertainment of the public. Referring to Temple Grove as a Seminary, we find that it has had an honored and remarkably useful and successful career of thirty-three years duration. Under the exceptionally able joint presidency of the principals, Rev. Charles F. Dowd, Ph.D., and Mrs. Harriet M. Dowd, it has educated the daughters of thousands of the first families in the land, and upon the broad basis of a comprehensive curriculum, yet following closely the narrow path and highest standard of Christian ethics and morals. Here young ladies will be educated amid refined Christian surroundings, and the patronage is full and desirable. The seminary is in direct affiliation with the University of the State of New York, and is under the per-

sonal supervision of the board of regents. This is alone a sufficient guarantee of the high educational standard maintained here. Rev. Dr. Dowd has been the principal for twenty-one years. He is a graduate of Yale College, and has also received the degree of Doctor of Philosophy from the University of New York. He is a born educator, a well read and learned theologian, and a thorough business man, whose discipline while mild is effective and salutary. To all who seek the safeguards of a Christian home and college combined for their daughters, we strongly recommend to write to Charles F. Dowd, Ph.D., the president of the Faculty, for the beautiful Illustrated Descriptive Year Book of this celebrated institution of learning.

Saratoga Star Spring Company, W. S. Henry, Proprietor.—For upwards of fifty years the famous Star Spring has been favorably known to the visitors and citizens of Saratoga. Its real merits, however, were not fully developed till 1862. The

spring is now the property of Mr. W. S. Henry, who has made great improvements. Owing to the great amount of iodine with which the water of the Saratoga Star Spring is charged, it has always been held in the highest esteem by invalids, especially those suffering from chronic rheumatism, scrofulous complaints, cutaneous eruptions, etc. The following is the analysis of this noted water by Professors Chandler and Emmons and Dr. Steele: chloride of sodium, 373.962 grains; bicarbonate of potassium, 9.229 grains; bromide of sodium, 55.650 grains; iodide of sodium or iodide, 8.001 grains; sulphate of potassa, 5.400 grains; bicarbonate of lime, 120.549 grains; bicarbonate of magnesia, 61.912 grains; bicarbonate of soda, 12.663 grains; bicarbonate of iron, 1.219 grains; silica, 1.233 grains; phosphate of lime, a trace. Solid contents in a gallon, 615.685 grains. Carbonate acid gas, 497.055 cub. inches in a gallon. Consequently this water contains two grains of iodine and fourteen grains of bromide in each quart, and it is vastly superior to any other in the treatment of diseases where the use of iodine and bromide is desirable. Owing to the great quantity of carbonic acid gas with which it is charged, it will preserve better and longer bottled than any. The immediate effect of the Star Spring water is cathartic, and its remote effect is alterative. It cures scrofulous eruptions, bilious affections, rheumatism, gravel, calculus, suppression, fevers, dyspepsia, constipation, diabetes, kidney complaints, loss of appetite, liver difficulties, etc. It is for sale in draught or in bottles by dealers and druggists throughout the principal cities and towns of the United States and Canada. The following is the price list: in cases (two dozen quarts), \$5; in (fifty quarts), \$8; in cases (four dozen pints) \$6; in barrels (forty gallons), per gallon, 20c.

J. M. Colcord & Co., Druggists and Apothecaries, No. 388 Broadway, opposite the United States Hotel.—This house is noted for the reliability of its merchandise, as well as for the equitable and liberal methods of the management. The store occupied is large and commodious in dimensions, and is not only tasteful and systematic in all its arrangements, but also fully supplied with all needed facilities for carrying on the business in a prompt and efficient manner. The stock carried is large and comprehensive, embracing as it does a full assortment of fresh, pure drugs and chemicals of all kinds, reputable patent medicines, druggists' sundries, physicians' supplies, fancy and toilet articles, etc., all of which may be purchased at reasonable prices, and are guaranteed to be as represented in every particular. The active member of the firm, Mr. J. M. Colcord, is a graduate of the Massachusetts College of Pharmacy, and has had fifteen years' experience in all the branches of his profession. His father, Mr. S. M. Colcord, now retired from business life, is well-known in the drug trade, having for fourteen years been a member of the noted house of T. Metcalf & Co., Boston. Three expert assistants are employed by Mr. Colcord. A leading specialty is made of the prescription counter.

Everett House, P. M. Suarez, Proprietor.—Among the oldest and most popular hotel proprietors of Saratoga Springs is Mr. P. M. Suarez, proprietor of the famous Everett House, which is considered the most attractive family hotel at the Springs. It is but one block from all the springs; thus every guest is within easy reach of the waters best adapted to his or her requirements. Again, the site of the hotel is charming and healthful; the house is spacious and airy; has a perfect equipment and is run by a gentleman who has won deserved credit and reputation as a practical hotel proprietor. This is his seventh season as lessee of the Everett House. It is a substantial brick building, four stories high, and has ninety-five well ventilated rooms, affording accommodation to upwards of 200 guests. The house has fine broad piazzas, wide halls, large parlors and beautiful dining hall, with a seating capacity of 160. This hotel has recently not only been greatly enlarged, but has been equipped with all the modern improvements, and is just the place for refined families to stop at. It has hot and cold water on all floors, electric bells, etc., and season after season many of the best families of Cuba, Central America, New York, etc., stop here. Mr. Suarez was born in Spain, and has been a permanent resident of America for thirty-five years past. For the past twenty years he was in the hotel business in New York, and as proprietor of the popular Hotel Suarez in East Twelfth Street, became favorably known to and patronized by the best classes of Spanish and West Indian residents, and visitors to the metropolis. He runs the Everett upon the most liberal basis, and is an experienced caterer, securing an abundance of the best in the market, and employing an accomplished *chef* and staff of assistants. He gives personal attention to the welfare and comfort of his numerous guests, and his popular house runs full from the beginning of June to the end of October. He is a respected member of the Hotel Mens' Association, and is worthy of the large measure of success attending his ably directed efforts.

High Rock Spring Company, W. R. Young, Proprietor.—The Saratoga-High Rock Spring was first discovered by Mohawk Indians in 1761. As early as 1767 Sir William Johnson was brought to this famous spring on a litter by his Indian friends of the Mohawk tribe to be cured of disease, and he was cured. This wonderful mineral spring is located on Spring Avenue in the northern portion of the village. The High Rock Spring, which may be looked upon as the father of all Saratoga's healing waters, has now stood the test of over a century. It is useful in rheumatism, scrofula, dyspepsia, constipation, and a wide range of disease. It is especially beneficial in its operation upon the kidneys and liver; and indeed it purifies and renovates the whole system, clearing and beautifying the complexion and prolonging life. The following analysis of High Rock Spring water was made by Professor C. F. Chandler, Ph. D., of Columbia College School of Mines, who visited the spring and personally collected the water for analysis, and fully demonstrates the wonderful medicinal properties of the water and its great value as a remedial agent. Analysis of one U. S. gallon: chloride of sodium, 390,127 grains; chloride of potassium, 8,497 grains; bromide of sodium, 731 grains; iodide of sodium, 86 grains, fluoride of calcium, trace; sulphate of potassa, 1,638 grains; bicarbonate of baryta, trace; bicarbonate of strontia, trace; bicarbonate of lime, 131,739 grains; bicarbonate of magnesia, 54,924 grains; bicarbonate of soda, 34,888 grains; bicarbonate of iron, 1,478 grains; phosphate of lime, trace; alumina, 1,223 grains; silica, 2,260 grains, total, 628,039 grains; carbonic acid gas, 409,458 cubic inches. Mr. William R. Young, the present proprietor, purchased the property in 1895, since which period he has effected several important improvements. The High Rock Spring water is sold by all the principal hotels, grocers and druggists throughout the United States and Canada.

Saratoga Real Estate Office, Conkling & Knapp, No. 6 Post Office Arcade.—The important interests which are centred in the real estate business are of surpassing value in this vicinity, and the leading house engaged in operating in this line is that of the Saratoga Real Estate Office of the firm of Conkling & Knapp, the quarters occupied being located at No. 6 Post Office Arcade. The business of this concern was inaugurated in 1868 by Mr. John P. Conkling, and in 1878 he admitted to partnership Mr. R. F. Knapp. The business was carried on under their joint control until 1886 when Mr. Conkling's death occurred, and the house has since been

conducted by Mr. Knapp, the same firm style being retained. This gentleman brings a wide range of practical experience to bear, and is generally spoken of as an authority on the present and prospective values of residential and business property. His connections are of a very influential character, and he has upon his books descriptions of the choicest properties in the market, many of which are placed exclusively in his hands, either to sell or lease. He gives special attention to the renting of furnished cottages for the season, and always has a large number of the most desirable dwellings of this character from which a selection may be made. He not only transacts a general brokerage business in the purchase, sale, exchange, and letting of realty, but likewise takes the entire charge of estates, acting as agent for the securing of responsible tenants, promptly attending to the execution of repairs in the most judicious manner, and generally maintaining all properties placed in his care at the highest standard of productive efficiency. Mr. Knapp is a native of Wayne County, New York, and spent his early life in Rochester. He has resided in this town for the past seventeen years. Mr. Knapp has a very creditable war record, having enlisted in the 108th New York, and served with bravery during the whole war and was disabled on the field of battle.

Columbian Place, Mrs. Mary L. Weston, Corner Broadway and Lake Avenue.—Of the numerous high class hotels in Saratoga Springs, the Columbian Place is admittedly one of the finest. It is one of the old-established family hotels of the place, and both by its admirable management and splendid location at the corner of Lake Avenue and Broadway, just opposite the Town Hall, is justly a favorite, year after year, with families from all over the state, who come to recuperate in the famous watering place of the continent. The Columbian Place has twenty-seven rooms, finely furnished throughout in the most comfortable manner, is heated by steam, has all the modern conveniences of a first-class hotel, and affords accommodation to forty guests. The table of this house leaves nothing to be desired on the part of the most exacting guest. Withal the terms are extremely reasonable, being \$2.00 per day or \$8 to \$12 per week. The Columbian Place is open all the year round, and during the last two years has been under the able management of Mrs. Mary L. Weston, who has been a resident of this place many years, and who has shown during her brief administration of the affairs of this old family resort, all the qualities that go to make a first-class hotel proprietress.

H. R. Shead, Bookseller and Stationer, No. 392 Broadway.—In the spring of 1887 Mr. H. R. Shead started in business as the successor of Mr. T. E. Slocum, who had originally established the enterprise twenty years ago, and by his able management of the business and his untiring efforts to please all classes of customers, he has not only retained the patronage enjoyed by his predecessor, but has materially increased the patronage of the house. He deals extensively in books of all kinds, the latest periodicals, stationery, fancy goods, wall papers, window shades, etc., and guarantees the goods handled to be first-class and strictly satisfactory in quality and cost price. A force of four clerks is employed in the store, and all orders are filled; while the store consists of a spacious and well arranged apartment 15 x 100 feet in area. Mr. Shead is a young man, a native of this state, and a wide awake, able, and efficient exponent of the trade engaged in. He has a branch store at Round Lake, which is supplied with all the late publications, periodicals and daily papers, etc.

Leon Chantz, Pianos, Organs, etc., No. 23 Phila Street.—Mr. Chantz is a dealer in pianos, and, by reason of his recognized skill and vast practical experience, is well qualified to be an excellent judge of what constitutes a good piano or organ. The public is not slow to perceive the advantage of buying an instrument whose merits can be relied upon so thoroughly as in all those sold by Mr. Chantz, who has been established here for the past ten years. His spacious and handsomely fitted up warerooms are well stocked with a fine assortment of musical instruments, including the Baus, Harrington, Sterling, Hallett & Davis pianos, the Carpenter, Burdette and Sterling organs, the Tilden guitars, and Dobson banjos, beside sheet and other music of all kinds. Mr. Chantz furnishes music for balls, parties, etc., and guarantees entire satisfaction to his patrons. He is a German by birth, but has lived in the United States for the past thirty-five years.

Bernard Brunner, Bookseller and Stationer, No. 376 Broadway.—The leading house of its kind in this city is the book and stationery store of Mr. Bernard Brunner, which was originally established twelve years ago by W. H. McNeal, who conducted the enterprise until 1883, and was then succeeded by the gentleman whose name forms the caption of this sketch. Mr. Brunner occupies large and attractively fitted up quarters at the above given address, and keeps in stock a full and complete assortment of the latest publications, daily and weekly newspapers from all parts of the United States, imported and domestic stationery, etc., which go far toward supplying the local trade, and may be purchased at reasonable prices. Mr. Brunner is a native of New York City.

The Mirror China Store, R. C. Fonda, Proprietor, No. 386 Broadway.—More than a year ago Mr. R. C. Fonda established the popular and well patronized Mirror China Store, and during his career in the capacity of a dealer in china, glassware, lamps, etc., he has won an enviable rating in mercantile circles. The premises occupied are 15 x 50 feet in dimensions, and are systematically arranged and handsomely fitted up for the best possible display of the stock carried, while several polite and experienced clerks are employed, and the orders of patrons are satisfactorily and promptly fulfilled. The goods dealt in have been selected with great care, and embrace a varied and comprehensive assortment of imported and domestic china, cut and pressed glassware, lamps, crockery, stoneware, etc., which cannot fail to please the purchaser, and may be obtained at the lowest prices compatible with excellent goods and fair dealing. Mr. Fonda is a native of Saratoga.

C. L. Haskins & Co., Jewelers, No. 390 Broadway.—Among the leading exponents of the jeweler's and optician's arts in Saratoga Springs may be named the popular and responsible firm of C. L. Haskins & Co. Only first-class goods are handled here, while the work executed is of a very superior character, patrons being assured of honorable dealing and prompt and polite attention in every instance. This prosperous business was established about eight years ago by the present senior member, who conducted it alone up to May last, when he took into partnership his brother-in-law, W. E. Phelps, who is also a capable young lawyer, and thus formed the firm of C. L. Haskins & Co. The store is compact and tastefully ap-

pointed, and a full and fine assortment of watches, clocks, jewelry, silverware, optical goods, etc., is constantly carried on hand; repairing being a specialty. Watches, clocks, jewelry, spectacles and eyeglasses are repaired, adjusted and regulated in the most prompt and excellent manner, while oculists' prescriptions are carefully and accurately attended to, Mr. Haskins being a graduate of Bucklin's School of Optics. All work executed in this establishment is fully warranted, and altogether a very nice trade is done.

E. H. Liker, Confectioner, No. 486 Broadway.—One of the most extensive manufacturing houses in Saratoga is the confectionery establishment of Mr. E. H. Liker, which has been in existence since 1887. Mr. Liker is practically experienced in every detail of the business, and employs several skilful hands in the manufacture of choice candies, water ices, ice creams, etc., which are sold in wholesale and retail quantities. The candy factory and salesroom is equipped throughout with all needed facilities for carrying on the business, while the stock contained in the elegantly appointed store embraces a full and complete assortment of fine bonbons, chocolates and choice confections of every variety, which are warranted to be pure, fresh, and wholesome, when offered for sale. Mr. Liker is a native of Albany County, and a young man who has already made a pronounced success of his recently established enterprise.

Wright's Merchant Tailoring Establishment, No. 417 Broadway.—Mr. Wright started in business thirty years ago, and has carried on the enterprise with great success. In 1865 his establishment was burned out, and he afterward resumed business in a small and unpretentious building adjoining his present handsomely fitted up headquarters. He employs a force of ten able and experienced hands, and guarantees the work done by them to be strictly reliable and satisfactory in every particular; while the stock of seasonable cloths, cassimeres, vestings, etc., to be found upon the shelves and counters of the salesroom, is as fine an assortment of goods as can be seen in metropolitan houses of undeniable excellence; and selections made therefrom and the garments manufactured under Mr. Wright's personal supervision cannot fail to please the most fastidious taste. Only the finest fabrics of imported manufacture are made a specialty of, and Mr. Wright deservedly enjoys an enviable reputation.

CITY OF COHOES.

COHOES is one of the most delightfully situated cities in the Empire State, and its extensive manufacturing concerns have made it known the world over. Its location is in the north-eastern part of the county of Albany, about ten miles north of the city of Albany, and about three miles north of that of Troy. The city is within the domain of that once powerful and awe-inspiring tribe of red men, the Mohawks, who, before the advent of the white man in this region, were "lords of all they surveyed." When the white men came the rivers were pellucid and abounded in fish, and the surrounding country was clothed with dense forests populated by every description of game; the aborigines thus finding an amplitude of food in rivers and woods. It was the "happy hunting ground" of the Mohawks, and here they held their powwows when Kilian Van Rensselaer, the Amsterdam pearl merchant (to whom we have referred at length elsewhere in this work), founded a Dutch settlement in the valley of the Hudson.

The territory now comprised within the limits of the municipality of Cohoes was formerly a part of Kilian Van Rensselaer's celebrated and extensive manor of Rensselaerwyck, and when the wily Dutchman had bought out the Indians with a few trinkets, and ships had begun to bring white settlers in large numbers from Europe, Rensselaer leased lands in this neighborhood to a few straggling tenants in accordance with the terms and usages of the old feudal system, through which he exacted "skipples of wheat," "fat fowls," and other forms of tribute from his subjects.

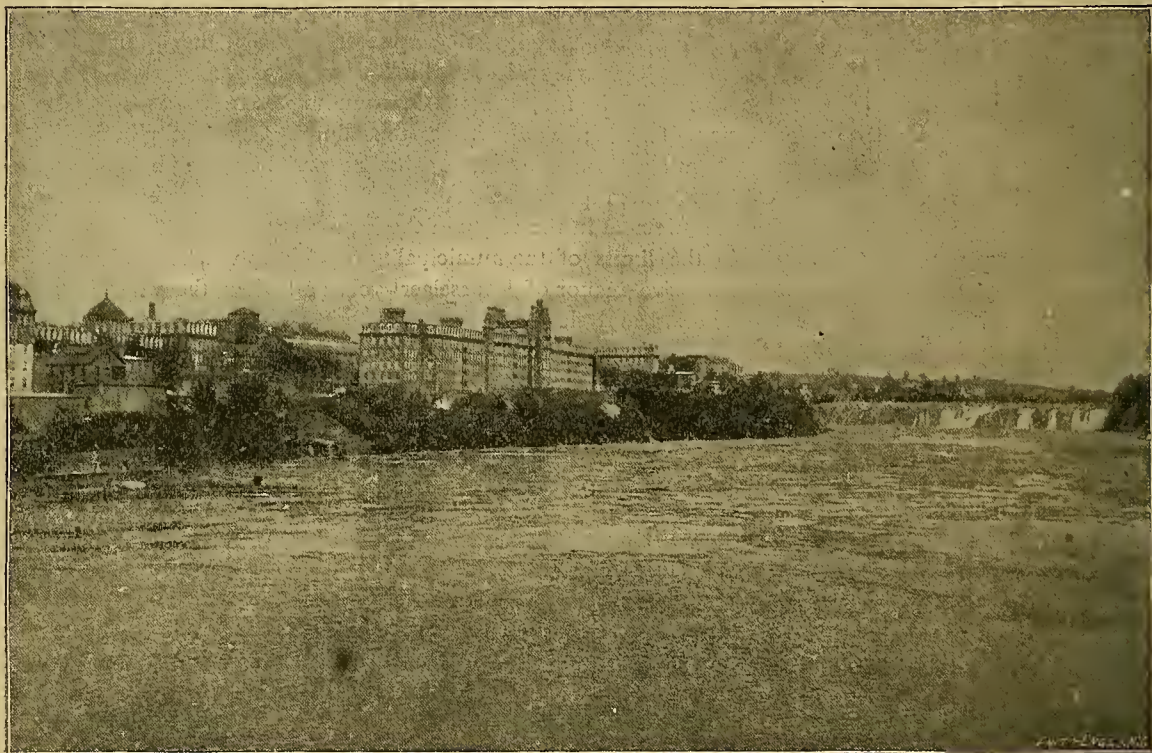
The area of the city is about fourteen and a half square miles. The eastern section of the city is intersected by off-shoots of the Mohawk River, which, before its junction with the Hudson River, separates into several branches or sprouts, that run in exactly opposite directions. It is to this division of the waters of the Mohawk that Cohoes owes its name. The Indians called it Cahoos, signifying "the parting of the waters," and the spelling has been modernized into "Cohoes." There are several picturesque islands formed by these branches of the Mohawk, the most important of which are Simmons', Haver, and Van Shaick Islands. The middle portion of the city is gently undulating, and is compactly built up with commodious and attractive dwellings, immense factories, well-appointed stores, and it forms the principal business centre of the municipality. On the westerly side of the city is the Hudson River terrace, whence is to be had a charming view of some of the finest landscape scenery to be found in the Empire State. The scene embraces the far-famed cataract and sparkling waters of the Mohawk, the ever charming valley of the Hudson, the busy city of Troy, and the growing and prosperous villages of Lansingburg and Waterford. In the distance, far away in the north, loom up the blue hills of old Saratoga and the Kayaderosseras, and in the east rise the sun-gilded summits of the Taghkanick and Green Mountain ranges; while to the south are seen the peaks of the majestic and world-renowned Catskills. On the west are seen the peaks of the giant Helderbergs, standing in sudden grandeur as a background to the intervening hills and dales, dotted with farms and beautiful residences, and intersected with streams, railroads, highways, and other evidences of civilization and progress.

The Mohawk River, at the higher end of the city, flows over a rocky declivity seventy-eight feet in height, of which forty feet is a perpendicular fall. The main fall is 900 feet wide, and the banks above and below are wild and precipitous. A fine illustration of these falls is given in these pages.

In 1642, Albany's first divine visited these falls, and, seeing them in all their primitive grandeur, wrote at the time:—"This river (the Mohawk) comes out of the Mahakas country, about fourteen miles

north of us. There it flows between two high rocky banks, and falls from a height equal to that of a church with such a noise that we can sometimes hear it in Albany. In the spring, in May, the perch are so plenty that one man with a hook and line can catch in one hour as many as ten or twelve men can eat." When the falls of Niagara had become known, and the vicinity of that mighty cataract had become populated, the poet Moore visited Cohoes falls, and, in addition to writing a poem upon the scene, said of it: "There is a dreary and savage character in the country immediately about these falls, which is more in harmony with such a scene than the cultivated lands in the neighborhood of Niagara. . . . The fine rainbow, which is continually forming and dissolving as the spray rises with the light of the sun, is, perhaps, the most interesting beauty which these wonderful cataracts exhibit."

As we have already said, the river above the falls has been tapped for manufacturing purposes, and the water which now rolls over the precipitous falls is of less quantity than at the periods when the writers just quoted visited the place. Up to 1811, however, this great water power remained unappropriated for manufacturing purposes. In that year the first effort was made in the founding of the city.



Mohawk Falls.

The Cohoes Manufacturing Company, as it was called, obtained a charter of incorporation for the manufacture here of cotton, woollen, and linen goods, iron mongery, etc., and for the purpose purchased from the patroon sixty acres of land and built thereon a factory and several dwellings, near where Weed, Becker & Co.'s Axe Factory now stands. The water power for this factory was supplied by a wing dam extending into the river. This company continued its enterprise until 1827, when its factory was destroyed by fire. In the previous year the Cohoes Company was incorporated with a capital of \$250,000, which, in 1832, was increased to \$500,000. The incorporators and trustees were Peter Remsen, Stephen Van Rensselaer, Jr., Canvass White, Charles E. Dudley, Francis Olmstead, David Wilkinson, and Henry J. Wykoff. The majority of the trustees were in favor of establishing their enterprise—that of founding manufactories and a city—on a site north of the Mohawk and inclusive of the present town of Waterford; but under the influ-

ence of William Van Rensselaer, the "Albany patroon," who owned the land upon which Cohoes now stands, Cohoes was selected as the site. This company purchased the property of the Cohoes Manufacturing Company, and nearly all the land now occupied or reserved for manufacturing purposes in the city, also a narrow strip along the river on the Waterford side as a protection against intruders, together with the entire water power and control of the river from half a mile above to a point a mile below the falls, except a reservation by the State for canal purposes. The total fall of water embraced in this purchase is 120 feet, and the entire available capacity is estimated at 10,000 horse power. In 1831 the company constructed a dam of wood across the river above the falls, but this was swept away in the following January. Another dam was at once constructed below that which had been swept away, and in 1839 this was partially destroyed by ice and then rebuilt. In 1865 the company, which still owns the entire water power of the river from half a mile above to one mile below the falls, erected the present stone dam above the falls, and this is one of the most substantial structures of its kind in the world. The gate house, a brick edifice, containing the head gates, was built in the following year. Including its wings and towers this house is 218 feet long. The dam itself is 1,443 feet in length, and the entire work, which was constructed from the plans of Mr. William E. Worden, civil engineer, of New York, by Mr. John Bridgford, of Albany, under the immediate supervision of Mr. T. G. Younglove, the agent and manager of the company, cost \$180,000. By means of this dam, the entire waters of the Mohawk can be diverted from its natural channel and utilized for manufacturing purposes. The water is run into and used from five canals, and these vary in length from half a mile to one and three-fourths miles, and in fall from 18 to 25 feet. There is also a valuable water power obtained by taking water from the canal of the State Dam. These canals, although occupying different levels, are all connected, so that the water is used six different times. About one half of the water which comes down the Mohawk is thus utilized, and the supply is never-failing, even in the driest seasons. The water is leased by the company to manufacturers at \$20 per horse power per annum, with as much land as may be necessary according to the power taken. The expenses of some of the largest mills will not exceed \$1,000 per year for power—being a little less than one-third the cost of steam power.

The city is surrounded by one of the most fertile agricultural districts in the country, from which farm products are drawn in abundance. The Erie Canal affords direct communication with the western country and the great lakes; the Champlain Canal opens easy access to all parts of Canada; and the Hudson River to New York and the Atlantic Ocean. Railroad transit is afforded by the New York Central, the Delaware and Hudson, and the Rensselaer and Saratoga Railroads. Besides these the city has a frontage of over two miles on the Hudson River, all of which is available for dockage purposes. In addition, a horse railroad supplies appreciative travelling facilities between Cohoes, Lansingburg, and Troy.

Every city depends for substantial, solid, and permanent growth upon the extent and diversity of its manufacturing interests. Cohoes is particularly favored in this respect. It is the home and principal centre of the knitting industry; in the famous Harmony Mills, employing 5,000 operatives, it has the largest cotton factories in the world; it has also woollen mills, immense iron works and rolling mills, machine and forge works, axes, edge tools, hammer, and sledge works, pipe foundry, bag works, four large machine shops, three large paper-box factories, and one or two smaller ones, a brewery, and numerous other manufacturing interests, giving employment to a large number of hands. The leading manufacturing and mercantile establishments will be found described in detail in the following pages.

Cohoes owes its present distinction as one of the most flourishing and prosperous cities in the Empire State to its manufacturing industries. In 1830 it contained only 150 inhabitants, all told. In 1848 it attained the rank of an incorporated village, and at the census, two years later, it was reported to contain about 300 houses and 2,600 people. On May 19, 1869, it was accorded by the Legislature a city charter, and on the enumeration of the people in the following year the inhabitants were found to number 15,357. In 1880 the population had grown to 19,417, and the inhabitants are now estimated to number about 23,000. On every hand improvements are being carried out, new works and dwellings are being erected, and the prospects of rapid and lasting growth are everywhere apparent.

The banking aids of the city are furnished by two sound, ably conducted banks, and a savings bank, whose affairs are prudently administered. The citizens of Cohoes have ever recognized the importance of

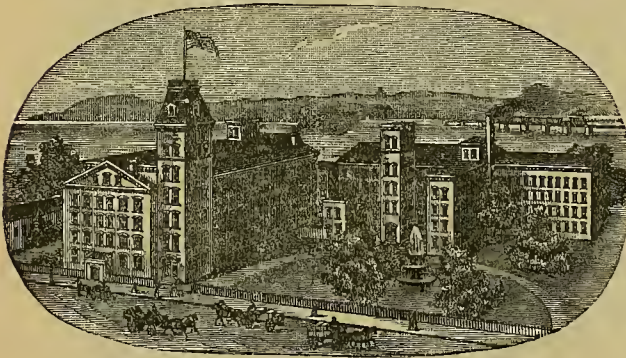
education, and good school-houses and efficient teachers have always been characteristic of the city. The public schools are ten in number, are the equal of the best in the State, and are under the control of a Board of Education. Connected with the educational system is an excellent Public School Library. The city has eleven handsome churches, and these are well attended. Cohoes has two daily and one Sunday, papers, all apparently in a most prosperous condition, and all ably edited and conducted in a spirit of fairness and with dignity. The *Daily News* is the oldest daily paper published in the city, and was founded in 1873. It is published at noon, and "holds supreme the right of every American citizen and every resident of this fair country to act and speak for himself, subject only to the limitations of the laws and statutes of the land." The editor and proprietor is Mr. W. K. Mansfield. The *Evening Dispatch* was founded in 1884, is of independent principles, and the publishers are Wallace Brothers. The *Regulator*, a labor organ of Democratic principles, is published on Sundays by Mr. Alexis Wager.

The city government is vested in the Mayor and a Board of Aldermen, and the affairs of the city are on the whole prudently and economically administered. The fire and police departments are efficient, and the fullest protection is afforded to both person and property. Whether for manufacturing or mercantile pursuits, or merely as a place of residence, Cohoes is a most desirable place in which to locate.

Root Manufacturing Company, Tivoli Hosiery Mills, Standard Knit Underwear, A. J. Root, President and Treasurer.—Among the representative industrial houses of Cohoes which have risen to a position of importance, and have materially contributed in establishing and expanding the advantages of the city as a manufacturing centre, is the establishment of the Root Manufacturing Company, whose Tivoli Hosiery Mills are entitled to prominent mention in this commercial review. This progressive and reliable house was founded in 1855 by Josiah G. Root and L. S. Parsons as J. G. Root & Co. In 1859 this partnership was dissolved and Mr. J. G. Root built a mill upon the present site, which was destroyed by fire April 2, 1874. In the same year the firm of J. G. Root & Sons was organized by the admission of Messrs. Andrew G. and S. G. Root. Eventually J. G. Root retired and his sons succeeded to the management. On January 1, 1875, the business was duly incorporated under the laws of New

tends throughout all sections of the United States and Canada, and is steadily increasing, owing to the superiority and reliability of its standard knit underwear, which is a general favorite with the trade and public wherever introduced, always commanding a rapid sale. The officers, Messrs. Root and McHaffie, are highly esteemed in trade circles for their enterprise, business ability, and integrity. In conclusion it may be justly stated, that the influence exercised by this popular company in the manufacture of knit underwear has been of the most salutary and useful character, and those interested in establishing a connection with it, may always depend upon receiving prompt and liberal treatment, and such marked advantages very difficult to be duplicated elsewhere.

A. G. Peck & Co., Manufacturers of Axes and Edge Tools, Courtland and Saratoga Streets.—The house of Messrs. A. G. Peck & Co. have achieved an international reputation for the superiority of their product in every feature. In fact, Peck's Champion Axe is acknowledged to maintain the supremacy over every other make in America. The extensive works conducted by the firm are among the oldest in Cohoes, and have ever proved an invaluable factor in promoting the city's prosperity. This industry was founded on a small scale by Mr. Daniel Simmons in 1834. He continued it for many years after, and developed a growing trade. In 1860 Messrs. W. J. Ten Eyck & Co. became proprietors, and the business thus continued up to 1866, when the Ten Eyck Manufacturing Company was organized. In 1873 the concern was reorganized, passing into the hands of Messrs. Williams, Ryans and Jones. On July 1, 1874, the name and style became Messrs. M. H. Jones & Co., Mr. A. G. Peck forming the copartnership with Mr. Jones. The firm steadily developed an enlarging trade, and in May, 1879, Mr. Peck became sole proprietor, ever since carrying on the business under the name and style of A. G. Peck & Co. He has been obliged to frequently enlarge his facilities so as to cope with the orders received, and now occupies an unusually extensive and complete manufacturing establishment. The buildings occupy an entire block, 200x250 feet in dimensions, comprising a series of two and three-story buildings, fully equipped throughout with the latest improved machinery and appliances, and having a capacity of one hundred dozen of axes and hatchets a day. The trademark specialties are "Peck's Champion Blade" axes, and edge tools, the best extant, uniform in quality, and of best workmanship. Mr. Peck is an authority on metals, their treatment, temper, etc., and selects the very best raw materials, insuring with his skilled methods the perfection of tools. Peck's superb all-steel hatchets are manufactured from one piece of best cast steel, of perfect finish, and of most elegant shape in market. The "Star Bostonian," is his solid steel lath hatchet, noted for superior quality and workmanship, and for a degree of durability previously unknown. These goods have outstripped competition, and wherever introduced, have permanently maintained the control of the market. Mr. Peck sells to the wholesale and jobbing trade all over the United States, and likewise exports in large quantities to South America, Australia, New Zealand, Russia, Germany, Switzerland, Scotland, etc. This concern is one of the famous skilled industries of the nation, and is the leader in its line in the world.



York, with ample capital, as the Root Manufacturing Company, the officers being Mr. A. J. Root, president and treasurer; and R. McHaffie, secretary. The premises occupied comprise two spacious four-story brick mills with basements, one being 67x200 feet, and the other 55x125 feet in dimensions, which are known as the Tivoli Hosiery Mills. These mills are admirably equipped with all modern machinery and appliances known to the trade. Five hundred operatives are employed in the various departments, and the machinery is driven by water power. There are eighteen sets of the latest improved cards, and seventy-two knitting cylinders in active operation. The Root Manufacturing Company manufactures extensively the famous "Standard" knit underwear, making a specialty of ladies', gentlemen's, boys' and children's fine white all-wool, scarlet, camel's hair, and natural wool underwear, which is unrivalled for quality, finish, durability, and uniform excellence, and has no superior in the American or European markets; while the prices quoted in all cases necessarily attract the attention of prudent and careful buyers. We would observe, that the resources and facilities of the Root Manufacturing Company are so complete and extensive, that the largest orders can be promptly filled, an advantage that the trade is quick to appreciate. The trade of this popular and responsible company ex-

Horrocks & Van Benthuyzen, Atlantic Mills, Manufacturers of Knitted Underwear, Remsen Street between Factory and Mohawk Streets.—Knit goods have always been favorites with the community, and are now rapidly increasing in popularity. Drawers and underwear are never so comfortable or convenient as when made of first-class knitted goods. In this connection, special reference is made to the widely known and reliable firm of Messrs. Horrocks and Van Benthuyzen, whose Atlantic Mills are located on Remsen Street, between Factory and Mohawk Streets. In 1867 Mr. Geo. Warhurst purchased the Atlantic Mill, which had previously been erected by Alden and Frink in 1856, and then formed a co-partnership with Mr. John Horrocks, the firm being known by the style and title of Geo. Warhurst & Co. In 1876 Messrs. Thompson and Horrocks succeeded to the business, and conducted it till 1878, when the present firm assumed the management. The partners, Messrs. John Horrocks and Myron Van Benthuyzen, have had great experience, and are fully conversant with every detail and feature of this useful and important industry. The factory is a superior four-story brick building, 53x116 feet in dimensions, fully equipped with all the modern machinery and appliances known to the trade. One hundred and eighty operatives are employed in the various departments, and the machinery is driven by water power. There are eight sets of the latest improved cards and thirty knitting cylinders in active operation. Messrs. Horrocks & Van Benthuyzen make a specialty of manufacturing women's white woollen goods. These goods are general favorites with the trade and customers, wherever introduced, always commanding a ready sale; while the prices quoted in all cases necessarily attract the attention of careful buyers. The facilities and resources of the Atlantic Mills are such that the largest orders can be promptly filled, an advantage the trade is quick to appreciate. The trade of this responsible firm now extends throughout all sections of the United States and Canada, and is steadily increasing. Messrs. Horrocks and Van Benthuyzen are highly esteemed in trade circles for their enterprise, sound business principles and integrity. It is but little to say in conclusion, that under their present able management, the Atlantic Mills are certain to maintain the ascendancy in the future, which they have already acquired in this useful and valuable industry.

H. S. Bogue, One-price Hatter and Gents' Furnisher, Mohawk Street.—A representative house in its line of trade in Cohoes is that of Mr. H. S. Bogue, the one-price hatter and gents' furnisher, at No. 57 Mohawk Street. This enterprise was inaugurated by the present proprietor in December 1887, and has achieved a reputation and acquired a trade that places it in the front rank of prosperity and success. The store is spacious in size, eligibly located for trade purposes, and perfect in convenience of arrangement for inspection and sale. A very full and complete stock is carried of hats, caps, and gents' furnishing goods, and such other articles as are usually handled by first class establishments of this kind. The display is very interesting and attractive, a wonderful variety being shown in every line, embracing all the styles demanded by the public, and representing in the fullest manner the current taste and demand. The line of hats comprises silk, beaver, Derby, felt, fur, cloth, and straw hats; all of which are received direct from the most reputable producing sources, in vast quantities and at advantageous rates, thus enabling the proprietor to supply his patrons at prices which challenge competition. The assortment of furnishing goods includes all the novelties and standard articles in white and colored shirts, underwear, neck-wear, hosiery, gloves, handkerchiefs, collars and cuffs, and also trunks, valises, and traveling bags in great variety. The patronage is first-class and influential in the city and vicinity, and the tastes and the means of all classes of purchasers are promptly and successfully met in all cases. Mr. Bogue is a native of Cohoes, and is eminently popular for his good qualities as a useful citizen and reliable merchant.

E. A. Duclos, Cigar Manufacturer; also Importer of Meerschaum and Briar Pipes, No. 59 Remsen Street.—The establishment of Mr. E. A. Duclos, the well-known manufacturer of fine cigars, and importer of meerschaum and briar pipes, has long been accounted one of the leading sources of supply for goods in this line among lovers of the weed in Cohoes and vicinity. Mr. Duclos became sole proprie-

tor in 1885, as successor to Messrs. Duclos & Beaudry, and has built up for himself a high reputation and a large and thriving trade. He occupies large and commodious premises, and possesses excellent facilities for conducting the industry under the most favorable conditions. A competent corps of skilled workmen find steady employment here, and a large number of cigars are turned out daily. The product is of exquisite flavor and quality, and for uniform reliability and excellence is held in high favor by critical and discriminating buyers. The best quality of tobacco is used in the manufacture, every care is taken to improve the quality and enhance the value of the output in all essential respects, and dealers and consumers in this vicinity find it to their advantage to obtain their supplies from this reliable house. A fine stock of cigars, tobaccos, and smokers' articles is kept on hand, and the trade is large and first-class, at both wholesale and retail. Mr. Duclos is a practical manufacturer of large experience and established reputation.

The Harmony Mills, Mohawk Street, John I. Lawrence, President.—The progressive development of the city of Cohoes as a great manufacturing centre has attracted universal attention in the United States, especially with regard to the production of cotton cloth of every description. Representative among the leading establishments of its kind in America are the famous Harmony Mills, which are eligibly located on Mohawk Street. This noted corporation was duly incorporated June 17, 1852, to manufacture cotton goods; being the successor to the Harmony Manufacturing Company, which was organized May 24, 1836, and was so called in honor of Peter Harmony, a wealthy Spaniard and one of the incorporators. The paid-up capital of this reliable company is \$750,000. The following gentlemen, who are widely and favorably known in manufacturing and financial circles for their enterprise, executive ability, and just methods, are the officers: John I. Lawrence, president; Wm. E. Thorn, agent and treasurer; Robert Johnston, general manager; David J. Johnston, superintendent. The premises occupied comprise six spacious brick mills four and five stories high. They are admirably equipped with the latest improved machinery and appliances necessary for the manufacture of cotton cloth. In the Harmony Mills there are 275,000 spindles and 6,200 looms in constant operation; 1500 female and 1700 male operatives (a total of 3200 hands) are constantly employed, and the machinery is operated by 17 turbine water-wheels equal in power to 4000 horse. The annual product of these mills is upwards of 80,000,000 yards, or about 45,000 miles of goods, which require the consumption of 30,000 bales of cotton. The company owns and lets to its operatives 800 neat tenements, mostly brick, which are located near the mills. Their No. 3 mill is the largest complete single mill in this country, if not in the world. The buildings can be distinctly seen from the Hudson and for miles around. The cotton cloth of the Harmony Mills is absolutely unrivalled for quality, finish, reliability, and uniform excellence by that of any other contemporary house in the United States or Great Britain, while the prices quoted for it are always regulated by the market. The trade of the company extends throughout the entire United States, while large quantities of the Harmony Mills' splendid goods are exported to Canada, Mexico, the West Indies, Central and South America, Europe, India, China, Japan, Africa, and Australia, in fact they can be found in every part of the Globe. These superior cotton cloths are greatly preferred by foreign buyers, who give a higher price for them than for those of British manufacture, owing to their superiority and durability. A thorough system of organization is enforced in every department, and the mills are models of neatness, cleanliness, and order. The rapid growth of this company's business presents a forcible illustration of the material benefits arising from a federal policy affording protection to domestic industries, and resulting in the development of the nation's wonderful resources. The energy, industry, and enterprise of the promoters of this and similar companies have made America independent forever of foreign manufacturers of cotton cloths, and have benefited our working population in every possible way. All the productions of these mills, except seamless grain bags (of which 600,000 are made per annum), are for printing, and goes from the mills to the extensive print works of Garner & Co., who have the control and exclusive sale of these goods. Garner & Co. by their able and energetic business methods have built up an enormous trade and are fully prepared to handle all the production of this immense establishment.

Standard Woolen Mill, Newman & Adams, Proprietors; Manufacturers of All-wool Scarlet Medicated Underwear.—Of recent years rapid progress has characterized the operations of Cohoes' leading manufacturers; and notably among others, the widely known house of Messrs. Newman & Adams, proprietors of the Standard Woolen Mill, and whose lines of splendid all-wool, medicated scarlet and natural wool underwear have achieved such an enviable reputation throughout the country at large. The mill is one of the landmarks of Cohoes, erected back in 1850, by Mr. Egbert Egberts. After various changes the premises passed by lease into the possession of Mr. John L. Newman and Mr. William P. Adams, who on May 1st, 1881, formed their existing copartnership. Their mill bears the honored distinction of being the first knitting-mill in the United States devoted to manufacturing all-wool underwear, and its product is pre-eminent as the finest on the market. The Standard Mill is a three-story brick structure, 55x100 feet in dimensions, and which has been entirely remodelled by the present proprietors, who have put in the newest improved machinery, including six sets of cards, and sixteen knitting cylinders, with 1512 spindles. Upwards of 150 skilled hands find employment here in the manufacture of ladies' and gents' all-wool medicated scarlet and natural wool underwear. These goods are produced from the finest quality of long staple wools, carefully selected by the proprietors, and who annually consume to the extent of over 500,000 pounds. The firm's three-story storehouse is situated on Erie Street, and is 45x85 feet in size. Here is carried a large reserve stock of raw material adequate to meet the requirements of a trade constantly growing in extent. Messrs. Newman & Adams are business men of marked ability, who have developed their industry on the basis of an intelligent apprehension of the wants of the public in the line of all-wool underwear.

Neil & McDowell, Proprietors Egberts Woolen Mill, Manufacturers of Fine Knit Underwear, Ontario Street.—In no branch of industry in the United States have more rapid strides been made than in the manufacture of all kinds of fine knit underwear. A representative and progressive firm, actively engaged in this useful and growing industry in Cohoes, is that of Messrs. Neil & McDowell, whose Egberts Woolen Mill is centrally located on Ontario Street. This business was established in 1863 by Charles H. Adams, who was succeeded in 1870 by John Wakeman, and in 1882 by Wilcox & McDowell. Eventually on January 1, 1884, the present firm was organized and assumed the management, the copartners being Messrs. George Neil & George H. McDowell. Both partners are thoroughly practical manufacturers, fully conversant with every detail of this useful industry, and the requirements of jobbers and first-class retailers in all sections of the country. The factory is a spacious four-story brick building, 50x100 feet in dimensions. The work-rooms are fully supplied with all modern appliances and machinery known to the trade, while employment is given in the various departments to one hundred and eighty skilled operatives. There are six sets of cards and thirty-four knitting cylinders in active operation. Messrs. Neil & McDowell manufacture extensively all grades of fine knit underwear for ladies and gentlemen. These goods are everywhere recognized and appreciated by the trade as standard productions. The firm fill the largest orders promptly at the lowest possible prices, and their trade now extends throughout all sections of the United States. The partners are highly esteemed in business circles, and all their operations are conducted with a scrupulous regard for the interests of patrons, and business relations entered into with this popular firm are certain to become as pleasant as they will be profitable.

Cohoes Knitting Company, Remsen and Ontario Streets.—One of the oldest and most important manufacturing establishments in Cohoes is the Cohoes Knitting Company. It was way back in 1846 that Mr. Samuel Baldwin built the mill, and ran it successfully for many years thereafter. In 1862 it passed into the hands of Chadwick & Warhurst, who then began the manufacture of knit goods. In 1867 Mr. George Warhurst withdrew, and Mr. Wm. N. Chadwick was admitted, under the name and style of Chadwick & Co. The trade was steadily growing and soon afterward, Mr. P. Remsen Chadwick was admitted. In July 1885 The Ontario Knitting Company was duly organized, and under capable management has maintained front rank in the industry. The mill is a large and substantial structure,

having six sets of cards and seventeen knitting cylinders, affording employment to upwards of 125 hands in the manufacture of the finest grades of knit goods. The mill is under the capable and experienced management of the Cohoes Knitting Company: James E. McLaughlin, president; M. T. O'Brien, treasurer; Thomas Kilduff, secretary and superintendent. This company was incorporated January 20, 1888; and since the above company has been formed, the entire mill has been changed, and all the latest improvements have been added; thus perfecting the facilities for achieving the best results. The product of the Cohoes Knitting Company meets with an active demand all over the country at large, and it is generally recognized that goods of this brand are maintained at the highest standard of excellence.

Cohoes Iron Foundry and Machine Co., Makers of Loose Boss Top Rolls, Elevators, etc., Van Rensselaer Street; Warren T. Kellogg, Manager.—Prominent among the principal houses in America, engaged in this useful and valuable industry, is that known as the Cohoes Iron Foundry and Machine Co. This business was originally established in 1869. In 1877 the present company was duly organized with ample capital, and since which period it has built up a trade extending throughout the United States and Canada. The principal officers of the company at the works are J. Garland, superintendent; B. F. S. Clark, foreman of foundry; Warren T. Kellogg, manager. The works are spacious, and are admirably equipped with all the latest improved tools, appliances, and machinery known to the trade. One hundred and sixty mechanics, moulders, operatives, etc., are employed, and the machinery is driven by water or steam power, as may be necessary. The Cohoes Iron Foundry and Machine Co., manufacture largely to order or otherwise, loose boss top rolls, elevators, slashes, warpers and other cotton and woolen mill specialties; also empire portable forges, hand blowers, tuyere irons, tape dressing machines, American watchman's electric clocks, cloth folders, Ballard's patent yard-beam trucks, cotton and jute dressing machines, caloric engines, casting and general machinery. The greatest care and scientific researches of years have been exercised to bring these machines to their present point of perfection, while the prices quoted for them are extremely moderate.

J. Hiller, American Hosiery Mill, Manufacturer of Knit Underwear.—A branch of trade of a very meritorious character in Cohoes is that of the production of knit underwear. For many years, especially for the finer qualities of knitted underwear, we were compelled to look to Great Britain for our supply; but at the present day, through the energy, skill, and industry of American manufacturers, knit goods of every description are produced in the United States quite equal, if not superior to the best manufactured abroad. In this connection special reference is made, in this review of the industries and commerce of Cohoes, to the old established American Hosiery Mill, of which Mr. J. Hiller is the popular proprietor. This business was established in 1857 by Smith, Gregory & Co., who erected the mill. In 1870 they were succeeded by the firm of Gregory & Hiller, and eventually January 1, 1874, Mr. J. Hiller became sole proprietor. The American Hosiery Mill is a substantial four-story brick structure, 46x100 feet in area, and is admirably equipped with all the latest improved machinery and appliances necessary for the successful prosecution of this growing and useful industry. Ninety experienced operatives are employed in the various departments, and the machinery is driven by water-power. There are six superior sets of cards, and twenty-one knitting cylinders in active operation. Mr. Hiller makes a specialty of manufacturing men's and women's white and mixed knit underwear. These goods are everywhere recognized and appreciated by the trade as standard productions, and have no superior in the market for quality, finish, uniformity, and general excellence; while the prices quoted in all cases are extremely moderate. All orders are promptly and carefully filled, and it is the earnest desire of Mr. Hiller to merit by the strict principles of equity a continuance of the liberal and permanent support enjoyed by his house since the foundation of the business. He is a native of Cohoes, where he is highly esteemed by the community for his energy, skill, and integrity, justly meriting the large measure of success achieved in this valuable industry.

Root & Waterman, Manufacturers of Knitted Underwear, Oneida Street.—In the line of fine knitted underwear no concern has achieved a more enviable reputation, or developed a more widely-spread trade, than that of Messrs Root and Waterman, whose spacious and architecturally handsome mill is so centrally located on Oneida Street, between Van Rensselaer and Saratoga Streets. Messrs. Samuel G. Root and George Waterman formed their present copartnership on May 1, 1882, bringing to bear the widest range of practical experience, perfected facilities, and influential connections. With large resources at command, they erected their present mill, introducing every improvement that experience could suggest. It is a substantial four-and-a-half story structure, 55x100 feet in dimensions, with a two-story extension for engines and boilers, and lofty tower on the front elevation, rendering it one of the most prominent manufacturing establishments in Cohoes. The machinery introduced is of the most approved and valuable description, including seven sets of cards and twenty-six knitting cylinders. An average force of one hundred and fifty hands are employed in the production of men's and women's white and colored knit goods, the best goods in every grade that reach the wholesale trade, and in constantly increasing demand; meeting the most exacting requirements of the best classes of the public. The proprietors exercise the greatest care and soundest judgment in the selection of raw materials and using the most approved machinery, are fully enabled to retain the lead in their line, offering substantial inducements both as to price and quality. No citizens of Cohoes are more respected than Messrs. Root and Waterman; they have ever retained the confidence of leading commercial circles, and are worthy representatives of the American knit goods industry.

M. A. Granger, Fine Boots and Shoes, No. 49 Remsen Street.—This enterprise was inaugurated in 1879, and the position which the proprietor has achieved in the trade may be justly ascribed to his unremitting industry, his thorough familiarity with the public demand, and unswerving devotion to fair and honorable dealing. The salesroom is spacious in size and handsomely furnished. The stock embraces boots, shoes, rubbers, and slippers of every description for gentlemen, ladies, misses, boys, and children, in fine and medium goods, every article having some distinguishing merit. The assortments are always full and complete, displaying all the correct styles and the freshest novelties. The proprietor sustains the most favorable relations with manufacturers, and is thus enabled to place his goods to customers at prices that cannot be afforded by dealers less advantageously situated. The most popular makes are found in stock, received direct from the manufacturers. Mr. Granger is a native of Canada, in the prime of life, and favorably known in this community as a useful and honorable citizen and a responsible and reliable merchant.

Mrs. L. Gregory, Millinery, etc., No. 1 Adams Block, Remsen Street.—There are a large number of very attractive stores in Remsen Street, and one which is particularly worthy of mention is the popular establishment of Mrs. L. Gregory, No. 1 Adams Block. The general business she conducts is that of fine French millinery, laces, feathers, flowers, all the latest novelties in ladies' millinery, etc., making a specialty of fine mourning goods. Her store is very neatly and tastefully fitted up, and made to appear highly attractive by the exceptionally fine display of her elegant stock. She is a lady that has had upwards of fifteen years' practical experience in the business in which she is engaged, and possesses most exquisite taste and judgment. Her straw, felt, and velvet hats and bonnets are of the most recent importation, embracing the latest Parisian and London styles, and are trimmed in the most artistic and skilful manner. She is a very painstaking lady, and makes every effort to please and satisfy her numerous patrons, who embrace many of the most distinguished and fashionable families in the city. Always polite and affable in her manner, and very reasonable in her prices, she has established a good and substantial trade.

Mrs. I. Terry, Staple and Fancy Dry Goods, etc., No. 71 Remsen Street.—One of the most popular and best patronized dry goods and ladies' furnishing stores in Cohoes is the well-ordered emporium conducted by Mrs. I. Terry. Here is always displayed a full and fine assortment of everything comprehended in staple and fancy dry goods at exceedingly low prices. This prosperous business was es-

tablished some twenty odd years ago, and from its inception has been conducted with uniform and gratifying success. The store, which is 20x60 feet in dimensions, is finely fitted up and tastefully arranged, and a large and first-class stock is constantly kept on hand, embracing fine dress fabrics, trimmings, shawls, wraps, and underwear; corsets, laces, and embroideries; hosiery, kid gloves, notions, small wares, ribbons, white goods, Hamburgs, parasols, fans, novelties in neck-wear, jewelry ornaments, toilet articles, and fancy goods in great variety; also staple dry goods of all kinds, cottons, calico, linens, sheeting, toweling, and domestics. An efficient assistant or two is in attendance in addition to the proprietress herself, no pains being spared to render the fullest satisfaction in every instance even unto the smallest purchaser, and the patronage, which extends all over Cohoes and vicinity, is quite substantial. Mrs. Terry is a lady of energy and excellent business ability, and well merits the large measure of popular favor she enjoys.

Wm. McNab, Furnishing and Fancy Goods, Confectionery, etc., No. 2 Mohawk Street, Opposite Harmony Hotel.—The well and favorably known general variety emporium conducted by William McNab, is about the most complete, best-ordered, leading store of the kind in this city. Mr. McNab established this thriving business in 1871, and during the seventeen years since intervening he has steadily increased his hold on public favor, and prosperity well deserved. He occupies a spacious first floor, divided into two departments—one devoted to men's furnishing and fancy goods, and the other to confectionery, stationery, smokers' articles, and news,—this being the headquarters in Cohoes for the New York and Troy papers,—and the place is neatly fitted up and tastefully arranged throughout. An extensive and varied assortment is constantly carried, embracing everything in the line of gents' furnishing goods, notions, novelties, and fancy small wares; choice confectionery, cigars, tobacco, pipes, and kindred articles; fruits, nuts, toys, games, etc.; also a full and fine line of stationery, books, periodicals, magazines, pictorials, and newspapers, while three or more polite and efficient assistants are in attendance.

Horatio Stone, Fine Groceries, Provisions, Fruits, etc., corner Remsen and Factory Streets.—This is one of the oldest, largest, and leading establishments devoted to this branch of commercial activity in Cohoes. This well-known and popular store was established in 1850 by the firm of Botum & Stone, who conducted it up to about two years ago, when the business passed into sole control of Mr. Stone, who has since continued it alone with uninterrupted success. The business premises occupy the whole of a commodious, well-ordered two-story building, and a heavy and first-class stock is always kept on hand, comprising fine teas and coffees, fresh and pure spices, condiments, sauces, pickles, preserves, and delicacies in great variety; foreign and domestic fruits, nuts, and kindred products; dried fruit and canned goods of every description; choice quality butter, fresh eggs, cheese, and lard; prime smoked meats and fish; hams, bacon, and provisions. The stock also includes best brands of family flour, sugars, rice, molasses, vinegar, peas, beans, soda, oils, soap, starch, shelf goods, household specialties, and a complete assortment of staple and fancy groceries, while several capable assistants are employed, and the trade, which extends throughout Cohoes and vicinity, is at once large and prosperous. Mr. Stone, who is a gentleman in the prime of life, active, energetic, and devoted to his business, is a New Yorker by birth, but an old and respected resident of this city.

Wm. Holbrook, Meat Market, No. 185 Remsen Street.—One of the best-managed establishments in this line is that of Mr. William Holbrook, which was founded by its present proprietor in 1861, at No. 185 Remsen Street. Daily supplies of the choicest fresh and salt meats, poultry, game, fruit, and vegetables are received. The premises occupied for the business are centrally and conveniently located, and are arranged and fitted with special reference to the trade: in freshness, quality, and variety the stock carried by Mr. Holbrook has no superior in the city. The market is a model of cleanliness and neatness, and strict supervision is given to every detail by the proprietor. Personally, Mr. Holbrook is a native of Cohoes, favorably known to the public and the trade as an excellent judge of meats; while to his host of personal friends his geniality of temperament and good fellowship are proverbial characteristics.

Parsons Manufacturing Co., Makers of Fine Knit Underwear, Remsen Street.—The great leading manufactory of fine knit underwear in the principal centre of this branch of industry—Cohoes—are the mills of the Parsons Manufacturing Company, on Remsen Street, north of Factory Street. The flourishing concern located here dates its inception back to 1855, when it was founded by the firm of Messrs. J. G. Root & Co., composed of Mr. J. G. Root and Mr. L. S. Parsons. It dissolved in 1859, after which Mr. L. S. Parsons and Mr. J. H. Parsons continued the business in the Fowler Mill on Erie Street. The decease of Mr. L. S. Parsons occurred on April 27, 1864, and subsequently the firm of J. H. Parsons & Co. was formed, Mrs. L. S. Parsons being represented by an interest in the concern. The indomitable energy and enterprise of Mr. Parsons, his practical skill and sound judgment, early created a widening demand for the firm's product, and in 1867 the firm moved into the Watervliet Mill. These increased facilities answered for a time; but the merits of the goods eventually resulted in 1884 in the important interests involved being duly capitalized under the style of the Parsons Manufacturing Co. with the following officers: president, J. H. Parsons; vice-president, William Nuttall; and secretary, C. H. Disbrow; all prominent business men of large resources and marked ability. The company does business upon a most extensive scale. The Watervliet Mill, which was built in 1850, by Egberts & Bailey, is a four-story brick structure, 50x150 feet in size. The adjoining mill erected subsequently is likewise a four-story brick, of similar size; the vast area is none too large to meet the company's requirements. The latest improved machinery and appliances have been introduced, including fifteen sets of cards, and forty-six knitting cylinders. An average force of 350 hands are here employed in the manufacture of the higher grades of fine knit underwear. The utmost care is devoted to the selection of yarns and wools; the closest supervision is exercised over all the processes of manufacture, and the style, fit, and finish are superb, placing the Parsons Company's brands in the van and giving them national popularity. The importance of such an ably conducted industry to Cohoes cannot be overestimated, and the executive officers are worthy of the substantial success achieved.

Ten Per Cent. Clothing Company, Corner Remsen and Factory Streets.—This house was opened November 4, 1886, under the proprietorship of Mr. L. Freinsberg, and was quickly recognized as one of those enterprising and progressive business institutions that reflect credit upon the name of the city as a growing commercial centre. The store is elegantly appointed, and stocked to repletion with new, stylish, and desirable goods, including ready-made clothing of all kinds, and gents' furnishing goods. The most thorough system is observed in the management of the house, the business being conducted smoothly and harmoniously, and the public want is ministered to with eminent satisfaction. The proprietor devotes himself to the sale of clothing of all kinds for men, youths, boys, and children; everything made in the latest style, of the best materials and selected with care and judgment. Nothing of an inferior order is handled, while the finer lines are equal in every respect to the best custom work in fit, finish, elegance, and fashion. Backed by ample capital, and possessing every facility calculated to raise the standard and cheapen the cost of production, the proprietor is enabled to name inducements in prices that are not equalled by any similar establishment in this section of the state. Mr. Freinsberg is a native of the city of Philadelphia, and a young man of energy, push, and large business experience.

Leversee & Snyder, Manufacturers of Paper Boxes, North Block, Mohawk Street.—Messrs. Leversee & Snyder have one of the largest and best-equipped paper-box factories in the city, occupying two spacious floors and a basement, and give steady employment to some sixty hands. The products of this house include plain and fancy paper boxes, in any desired style or shape, all being made by hand; and the reputation acquired for first-class workmanship and tasteful designs is absolutely unexcelled by any of its contemporaries in this part of the country. The proprietors are intimately acquainted with all the details of their business, to which they give their close personal attention, and have increased their output from two thousand to four thousand boxes a day, and have gained the patronage and favor of many of the largest knitting-mills in this city, and of a host of manufacturers in other sections of the Union. The business

is in a thoroughly healthy and flourishing condition, and its success has been secured by the persevering energy and intelligent enterprise of the proprietors.

C. R. Summers, Practical Watchmaker and Jeweler, No. 61 Remsen Street.—This gentleman has had a vast practical experience in the business, and is widely known as an expert and accomplished master of his trade. His store is very attractive and spacious, and the large and valuable stock here displayed comprises Swiss and American watches, French and American clocks, bronzes, jewelry and charms, silver-plated ware, spectacles, and optical goods of all kinds. The proprietor receives his goods direct from the best sources of supply, and warrants them first-class in all respects. All goods are selected with great care, the first consideration being excellence of workmanship and beauty of design. In fine watch repairing this establishment is a leading headquarters, prompt and skilful attention being given to all orders and commissions, while popular prices prevail in all branches of the establishment. The patronage is large, first-class, and influential. Mr. Summer is a native New-Yorker, well and favorably known in this city.

Charles B. McGarry, Pictures, Frames, etc., No. 41 Remsen Street.—Three years ago Mr. Charles B. McGarry started in business as a dealer in pictures, frames, etc., and during the intervening period to the present date he has built up a widely extended and influential trade, and is rated high among the most reliable business men of Cohoes. Mr. McGarry is also an agent for the Standard Copying Company, and takes orders for enlarging pictures to any required size, in the most efficient and artistic manner, at a reasonable cost. His store is 20x60 feet in area, and well equipped throughout with every facility and convenience needed in carrying on the business and displaying the stock to the best advantage. Here may be found a varied and comprehensive assortment of artistic picture and mirror frames, hard-wood and gilded mouldings, pictures of all kinds, etc., which may be purchased at reasonable prices. Mr. McGarry is a native of Cohoes, and a practical, wide-awake, and energetic young business man.

John H. Meinert, Photographer, Adams Block, Remsen Street.—Mr. John H. Meinert, the popular artist of this town, has acquired deservedly an excellent reputation for fine work in this line, the pictures leaving this reliable establishment being first-class in every feature of merit—in fidelity to original or copy, in beauty of design, execution, and finish. Mr. Meinert, who is a practical and expert photographer, and a thorough master of his art in all its branches, established himself in business here about ten years ago, and from the start he has enjoyed a high flattering and prosperous patronage. The premises occupied, which include reception parlor, gallery, and operating room, are conveniently located on the second floor, and are handsomely appointed and completely equipped throughout. Photography in all its branches is executed in the highest style of the art, at popular prices; fine portraits being the specialty, and crayon, oil, pastel, and kindred artistic work is done in the most excellent and satisfactory manner.

Shaver & Son, Dry Goods, etc., Granite Hall Block.—Among the active enterprising business houses engaged in the dry goods trade there are none more popular or better known than that of Mrs. and Henry L. Shaver, who carry on business under the name and style of Shaver & Son in the Granite Hall Block. The premises consist of a well-arranged, admirably fitted-up store and basement, having a frontage and depth 20x80 feet in dimensions, in every way specially equipped for the advantageous prosecution of the business. The stock embraces a full and general assortment of staple and fancy dry goods of foreign and domestic production, comprising the usual line of dress fabrics in all the new, beautiful, and stylish designs and patterns, hosiery, gloves, trimmings, white goods, fancy goods, notions, millinery goods, etc. A specialty is made of oil-cloths, which have been carefully selected for a first-class custom, and bought direct from the leading manufacturers upon the most advantageous terms, are sold at the very lowest prices, special inducements and rare bargains at all times being offered their patrons and the public. Shaver & Son have had an extended experience in this business, and have always something new and beautiful to offer their customers, who derive the benefit of that experience in the best quality goods at a small advance upon original cost.

National Bank of Cohoes, Remsen Street.—With its diverse and important interests, it may be rightly inferred that ample banking facilities are not lacking in Cohoes. The National Bank of Cohoes is recognized as a leading fiduciary institution of the city, and has a wide and influential connection throughout the state. It was originally incorporated as a State bank in 1859, and was reorganized under the national banking laws in June, 1865. It has a capital of \$250,000, a surplus of \$100,000, and is officered as follows, viz.: president, C. H. Adams; vice-president, D. J. Johnston; cashier, Murray Hubbard; directors, Charles H. Adams, David J. Johnston, William Burton, Joseph H. Parsons, Thomas Colwell, William T. Dodge, John L. Newman, William Nuttall, and Murray Hubbard. In 1872 the capital was increased from \$100,000, and an extra dividend of seventy-five per cent was declared. The bank pays an annual dividend of six per cent, and has never passed one. Its surplus and profits now amount to over \$100,000. The banking rooms of the institution are situated on the ground floor of its own handsome brick block on Remsen Street, and are spacious and elegantly appointed, affording ample accommodations for patrons, and provided with every modern improvement for safety and security. A general banking business is transacted, including the receiving of deposits, the discounting of approved commercial paper, the collection of drafts, and the dealing in first-class securities of all kinds. From its inception this bank has retained the confidence of the public in a marked degree. Its founders were men who had the rare foresight to recognize the possibilities of such an institution, and who laid the foundations sufficiently strong and deep to bear any superstructure that time, experience, and wealth might rear. They builded well, and their successors have been eminently worthy of the succession. Under its present wise and conservative management, this bank is doing a large and safe business; all its movements being marked by prudence, caution, and honorable business methods, and it is generally recognized as one of those solid, ably-conducted institutions that reflect credit alike upon their officers and the community in which they are located. Its executive officers are gentlemen with whom it is always a pleasure to do business. Prompt, obliging, and efficient in all their dealings with the public, they are naturally popular, and serve by their own personality to uphold the credit of the bank in social, business, and financial life. The first president of the bank was Egbert Egberts, the pioneer of the knitting industry in this country, who established here in 1832 the first knitting mills ever put in operation in the United States. In 1852 Mr. Egberts retired from business and presented the Water-villet Mills to Hon. Charles H. Adams, the present president of the bank, who succeeded Mr. Egberts in the latter position at his death in 1869. Mr. Adams has been prominently identified with the growth and development of the knitting industry here since 1852, and done much to promote the welfare and prosperity of this city. The vice-president, Mr. Johnston, is another well-known and prominent citizen. The cashier, Mr. Hubbard, is a financier of large experience, wide acquaintance, and tried ability, while the board of directors comprises much of the solid business element of the city.

M. E. Moore & Co., Manufacturers of Knit Shirts, Drawers, and Ladies' Underwear, Erie Street.—Knit goods have always been liked, and they seem now to be increasing rapidly in popularity. The soft, elastic, warm, and yet light garments that are now fashioned by knitting machinery are the essence of comfort. Drawers and undershirts are never so comfortable or convenient as when made of knitted goods. In connection with these remarks, special reference is made in this review of the industries of Cohoes to the progressive and reliable firm of Messrs. M. E. Moore & Co., manufacturers of knit shirts, drawers, and ladies' underwear. This business was established in November 1882 by the present proprietors, Messrs. M. E. and P. T. Moore, both of whom are practical manufacturers, fully conversant with every detail and feature of this growing and useful industry, and the requirements of the trade and public. The factory is a substantial five-story building, 65x120 feet in dimensions, fully equipped with all modern machinery and appliances known to the trade. One hundred and fifty operatives are employed in the various departments, and the machinery is driven by water-power. There are six sets of the latest improved cards, and nineteen knitting cylinders in active operation. Messrs. M. E. Moore & Co. make a specialty of the finest knit shirts, drawers, and ladies' underwear. These

goods are unrivalled for quality, finish, durability, and uniform excellence, and have no superior in this or any other country; while the prices quoted by the firm are, in all cases, as low as those of any other first class house in the trade. All orders are promptly and carefully filled, and the trade of the house now extends throughout all sections of the United States and Canada. Messrs. M. E. & P. T. Moore are highly regarded in trade circles as liberal, honorable, and reliable business men.

Bilbrough & Hume Manufacturing Company, Manufacturers of Specialties in Ladies' Extra Fine Knit Underwear, Corset Covers, etc., Ontario Street, Van Schaick's Island.—This company began business here in 1886, and have already gained a national reputation as extensive manufacturers of specialties in ladies' extra fine knit underwear, corset covers, etc., including a line of novelties peculiar to this house, and which find a ready sale throughout all parts of the country. The manufacturing plant comprises a large three-story mill, containing twelve knitting-machines, and some fifty sewing-machines, and steady employment is furnished to a force of one hundred skilled and experienced hands. The most enterprising and progressive methods are used to improve the quality and enhance the value of the output in all essential respects, and to this fact may be attributed the steady increase that has characterized the business of the company since its first inception. The goods manufactured are widely celebrated for their superior quality and fine finish, and the demand for them knows no cessation, driving the mill to its utmost capacity. The management are ultimately conversant with the needs and requirements of their special branch of trade, and are eminently successful in their endeavors to place upon the market a line of novelties that are as rare as they are beautiful. Their selling agents are the well-known firms of Knower & Cooley, Grosvenor & Carpenter, Gowing, Sawyer & Co., and J. Meyer & Co., New York City; also sell direct. The inducements which are held out to the trade in regard to the excellence and novelty of goods, and liberality of terms and prices, are such as challenge comparison and preclude successful competition. The proprietors in charge of the establishment, Messrs. Wm. H. Bilbrough and Walter S. Hume, are both practical manufacturers of large experience and established reputation. It is unnecessary to state, in conclusion, what reputation these gentlemen have acquired in the direction of sterling business integrity and commercial honor. It is too widely disseminated to need either praise or comment at our hands, and we but simply counsel the trade to investigate the advantages and inducements offered by the Bilbrough & Hume Manufacturing Company before closing contracts elsewhere.

John Campbell, Bookseller, Stationer, Fancy Goods, Law Blanks, etc., No. 3 Adams Block, Remsen Street.—This house has been in successful operation for some twenty years, and has been in charge of the present proprietor since 1882. Under his enterprising and reliable management the place has become so generally popular that all Cohoes may be said to pass through it in a day. The literary people of the city make it their chief rendezvous. To drop into Campbell's for a glimpse at the last new book or magazine, is with them a daily duty. It is a popular shopping-place for both old and young. Its shelves are lined with works in prose and poetry from all the standard authors, and it is never without the last "new thing" in English, French, or American literature. Here are works of devotion, prayer-books, hymnals and Bibles; scientific, theological, and agricultural works; sporting and yachting books, and out-door literature generally; books in fine bindings, illustrated works, and gems of literary merit; juvenile publications and American miscellaneous works; maps, globes, and guide-books. The artists' material department, comprising everything appertaining to such, is full to overflowing. Also the immense and complete stock of school books and school supplies makes this establishment the truly headquarters in every particular for educational literature, etc. A very fine stock of stationery, law blanks, and blank books is always carried, while book binding and blank books are furnished promptly to order. This is a leading source of supply for holiday goods, and surpasses all other contemporary establishments here in the extent and variety of its toys, fancy goods, and gifts to suit the tastes and the means of all classes. Popular prices invariably prevail in all departments of the business, and the wants of the public are ministered to with eminent success and satisfaction.

H. B. Silliman, Importer and Dealer in Manufacturer's Supplies of All Kinds.—An unbroken record of prosperity, extending over a period of thirty odd years, marks the history of the well-known establishment of H. B. Silliman, importer and dealer in manufacturers' supplies, which is eligibly located in Silliman's Building, one of the finest buildings in the city. It is the largest mercantile house in Cohoes, and one of the oldest and largest concerns of the kind in the country. His trade is mostly with manufacturers, and extends through the whole country and Canada. Particular attention is given to findings and trimmings for hosiery mills, and most of his goods are imported or manufactured expressly for him. His special brands of H B S goods are well known among manufacturers as the standard of excellence, and used more than any other in the hosiery trade. Mr. Silliman, who is a gentleman in the prime of life, is one



of the oldest residents of Cohoes. He not only stands high in the esteem of the community, but is widely known by his interest and liberality in moral and educational enterprises.

Curtis & Co., Manufacturers of Wrought Iron and Galvanized Pipe for Gas, Steam, and Water.—This business was established in 1872 by the Empire Tube Co., who were succeeded May 1, 1874, by Albert Smith & Co. In 1876 the firm built the present works. Eventually in 1880 Mr. James Morrison bought Mr. Albert Smith's interest, and in conjunction with Mr. A. G. Curtis, formed the firm of A. G. Curtis & Co. On January 25, 1883, Mr. A. G. Curtis died, after a successful and honorable career. His widow retained his interest and Mr. Henry Aird was admitted into partnership, the firm being known by the style and title of Curtis & Co. In 1887 Mr. John Dow became a partner. The premises occupied are spacious, and comprise a main two-story building, 175x200 feet in area, with several other smaller structures. The various departments are equipped with all the latest improved machinery, appliances, and apparatus known to the trade. Two hundred and fifty skilled workmen are employed, and the machinery is driven by water power. Messrs. Curtis & Co. manufacture extensively wrought iron and galvanized pipe for gas, steam, and water, and also deal in all kinds of valves and fittings. The works have a capacity of forty tons of pipe daily. The wrought iron and galvanized pipe and other specialties manufactured by this responsible firm are unrivalled for quality, finish, durability, strength, and excellence, and have no superiors in this or any other market.

Cohoes Savings Institution.—As a factor in the development of trade, industry, and commerce, as well as in the promotion of habits of prudence and economy, the beneficent influence of the savings bank is virtually incalculable. Like other features of progress, the standing and reliability of the savings bank are largely contingent upon the measure of public confidence reposed in them; and in this connection it is a pleasure to direct attention, in this review of the resources and commerce of Cohoes, to the Cohoes Savings Institution, whose banking rooms are eligibly situated on Remsen Street. This bank was incorporated April 11, 1851, and its executive officers are as follows, viz.: president, Wm. Burton; 1st vice-president, Jonathan Hiller; 2nd vice-president, William T. Dodge; secretary, John Hay; treasurer, G. H. Vermilya. Its history since its organiza-

tion marks a record of steady and substantial progress, and it stands to-day, by common consent, among the solid and substantial institutions in this section of the State. Being conducted on fixed business principles, and its management steadily characterized by sound judgment, ability, and integrity, it has from the first retained its hold on popular favor, while its present excellent condition places its management far beyond the requirements of any praise which these pages could bestow. Its assets are upwards of a million dollars, and its deposits reach nearly one million, while a snug surplus has been accumulated which amounts to \$72,000.

Wm. Moore, Granite Mills, Manufacturer of Ladies' and Gents' Knit Underwear, Ontario Street.—For many years nearly all the finer grades of knit underwear used in the United States were imported from Europe. Latterly, however, through the enterprise, skill, and resources of domestic manufacturers, these goods are now produced in America quite equal, if not superior, to the best made abroad. A representative and progressive house in Cohoes actively engaged in this useful and important industry is that of Mr. Wm. Moore, whose Granite Mills are eligibly located on Ontario Street. This business was established by Mr. Moore in 1865. In 1882 he built his famous Granite Mills, and has since obtained a liberal, influential, and permanent patronage in all sections of the United States; his knit underwear for ladies and gents being general favorites wherever introduced, with the trade and public. The mill is a superior six-story building, 100x56 feet in dimensions, fully supplied with the latest improved machinery, appliances, and apparatus known to the trade. Here are eight sets of machinery and twenty-four knitting cylinders in active operation. One hundred and sixty experienced operatives are employed, and the machinery is driven by water-power. Mr. Moore makes a specialty of manufacturing the finest white woollen knit underwear for ladies and gents. These goods are absolutely unrivalled for quality, finish, reliability, and uniform excellence, and have no superiors in the American or European markets; while the prices quoted in all cases necessarily attract the attention of close and prudent buyers. All orders are promptly and carefully filled, and the trade of the house is steadily increasing owing to the superiority of its productions.

W. D. & T. H. Campbell, Furniture, Bed Springs, etc., No. 177 Remsen Street.—One of the most popular business firms in Cohoes is that of Messrs. W. D. and T. H. Campbell, who were born and brought up in the place, and for the past three years have been engaged as dealers in furniture, bedding, and patent bed-springs, etc. Messrs. Campbell occupy a very desirable location at No. 177 Remsen Street, and carry in their well organized store a full assortment of all the latest style fine, elegant furniture, embracing all the new designs for the parlor, chamber, dining-room, and library. The furniture is made in the best manner and upholstered in satin, plush, velvet, horse-hair, etc.; and for beauty, neatness, and elegance of finish is not surpassed; Messrs. Campbell having consequently developed a fine trade, and have become popular as one of the most desirable firms to deal with in their line. They also control a large business connection as agents for the celebrated Bushnell Bed Spring, in which they enjoy a monopoly of sale in this section of the state. Messrs. Campbell have made many friends, and justly merit the success they have attained as business men.

H. M. Sweet, Apothecary, Factory and Mohawk Streets.—Many years ago this pharmacy, which is one of the leading stores of its kind in Cohoes, was originally established, and during its entire career has enjoyed a liberal and influential share of public favor, owing in a great measure to the general excellence and reasonably price of the goods dealt in. The store consists of a handsomely appointed apartment, 25x60 feet in dimensions, which is fully equipped with all facilities and conveniences, and well stocked with everything usually found in a first-class, reliable, and ably conducted drug-store; including a multifarious assortment of fresh and pure drugs, chemicals, reputable patent medicines, druggists' sundries, fancy and toilet articles, paints, oils, etc. Soda and mineral waters are dispensed from a handsome fountain, and physicians' prescriptions and family recipes are filled with skill, care, and accuracy. Mr. Sweet is a native of Cohoes, and is practically experienced in every detail of the pharmaceutical profession, being a graduate of the Albany College Pharmacy, Class of 1880.

Cohoes Rolling Mill, Morrison, Colwell & Page, Proprietors, Manufacturers of Bar and Band Iron, Courtlandt Street.—This industry was started in 1864 by Mr. Jonas Simmons, who erected a rolling mill on the present site. In 1864, the firm of Simmons & Page was formed, and in March, 1865, the present firm, composed of Mr. James Morrison, Mr. Thomas Colwell, and Mr. Edward N. Page, was organized, and has continued to conduct the business upon an ever-increasing scale of magnitude. They have repeatedly had to enlarge their facilities in order to cope with the growing demands for their unrivalled product of bar and band iron, and their mills are to-day the best equipped and largest of any in the State, and excelled by none in Pennsylvania or elsewhere. The firm built new works soon after they became proprietors, which were destroyed by fire on January 5, 1883. Nothing daunted by such a calamity befalling them, Messrs. Morrison, Colwell & Page immediately set to work to remove the ruins, and to rebuild upon the most extensive and complete scale, using iron instead of brick or wood; the firm with shrewd enterprise purchased a part of the material of the main Centennial Building, thus securing the best of materials for a building for this purpose. Some idea of the magnitude of these premises may be gathered when we state that the finishing building is 270x180 feet in dimensions, the puddling building, 85x280 feet in size, and other shops 85x85 feet, with several additional structures. There is in addition a two-story office building, finely furnished and adapted to the needs of such an extensive industrial concern. The property covers four acres fronting on Courtlandt Street, and is most eligibly located on the Delaware & Hudson Canal Company's railroad line, and on the canal, affording all necessary transportation facilities, and every chance to get in raw material, fuel, etc., at lowest rates of freight. Upwards of 500 hands are here employed in the various departments; the productions embrace all kinds of merchant iron, but chiefly the toughest and highest grades known, specially designed for edge tools, for boiler tubes, and for steam, gas, and water pipes. It is worthy of special mention that their edge-tool iron is superior to the best Norway iron, and is in constantly increasing request with edge-tool and other manufacturers. New furnaces are at frequent intervals being added to keep up with the growth of trade, and the concern is kept running full time the year round. The average annual product being from 14,000 to 15,000 tons of bar, band, and tool iron, etc.

Joseph Tynan, Saddlery, etc., No. 35 Mohawk Street.—In Cohoes one of the most thoroughly practical harness-makers is Mr. Joseph Tynan, whose shop and salesroom are located at No. 35 Mohawk Street, in the Miller House Block. The business was originally established in 1882 by Mr. John W. Tynan; the present proprietor, his son, April 21, 1888. Not only is Mr. Tynan a practical manufacturer, but he also keeps in stock a full line of horse-furnishing goods of the make of others, and his store has come to be recognized, by reason of its complete and well-selected stock, the leading one in this neighborhood. The shop is in the rear of the salesroom, and is fitted up and equipped with every convenience known to the harness manufacturing trade. His tools are the latest and most approved, and the three workmen who are continually employed are among the most skilled and experienced journeymen harness-makers in this section. Mr. Tynan does an ever-growing business in both departments. His shop is crowded with horse-furnishing goods, including both single and double harness for heavy work, as well as for lighter pulling, and, indeed, there is not an article which properly appertains to a first-class harness and horse-furnishing establishment that cannot be found here in many varieties, and at prices that are guaranteed to suit.

Charles B. Laithe, Hardware and Manufacturers' Supplies, Nos. 5 and 6 Harmony Hotel Building.—The importance of dealing with a concern whose connections and relations enable it to handle the best makes of tools, implements, cabinet and builders' hardware, and the highest grades of paints, oils, lubricants, packing rubber and leather hose, helting, etc. Such is the case in Mr. Laithe's fine store in the Harmony Hotel Building. Born in Troy, brought up as it were in this branch of trade, he though young in years is old in experience, and numbers among his customers our leading mills, factories, etc., builders, and the public at large. Mr. Laithe succeeded Mr. J. G. Traverl some ten years ago, and has developed an enviable reputa-

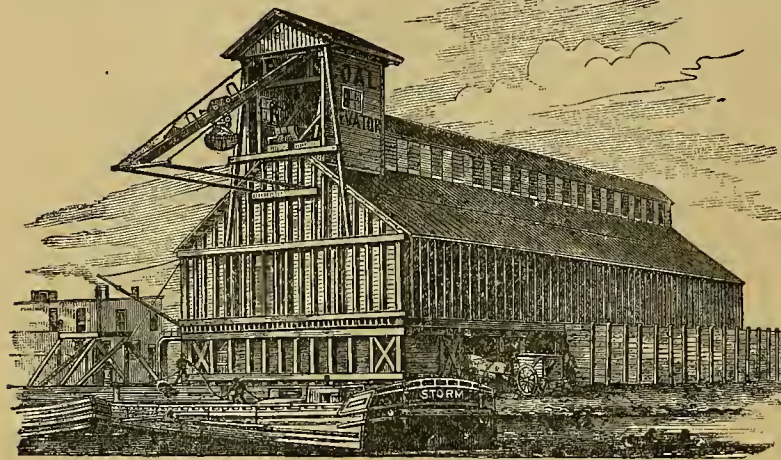
tion as the best posted authority in his line. All kind of shelf and heavy hardware can be had here; specialty being made of tools, cabinet and builders' requisites. Mr. Laithe is the agent here for John's famous liquid paints and dry colors. In mill and engine supplies he is prepared to promptly fill the largest orders at lowest rates and can give the same and often closer quotations than metropolitan houses.

Charles P. Craig, Dealer in the Celebrated Graphic and Popular Ranges, etc., Nos. 33 and 35 Remsen Street.—About the leading and most responsible establishment devoted to the sale of stoves, ranges, and general house-furnishing goods in Cohoes is the spacious and well ordered store of Charles P. Craig, dealer in the celebrated "Graphic" and "Popular" ranges, "New Empire" cook stoves, hollow ware, kitchen utensils, etc., which is centrally situated at Nos. 33 and 35 Remsen Street. An exceedingly fine and complete assortment of everything in this line may at all times be found here, and purchasers can always rely upon receiving excellent value courteous attention, and satisfactory treatment in this well-known and deservedly popular emporium. This flourishing business was established in November 1877 by the present proprietor. The store, which is about 50x100 feet in dimensions, is neatly fitted up and well arranged; a very fine display being made, and an extensive and first-class stock is constantly carried, comprising besides the "Graphic" and "Popular" ranges, and the "New Empire" cook stoves, also other stoves, ranges, and heaters of all kinds; tin and sheet-iron ware in great variety; refrigerators, castings, and repairs for stoves of every kind, hollow ware, kitchen utensils, small wares, hardware specialties, and a multifarious assortment of house-furnishing articles. A full and fine line of the Heath & Milligan Manufacturing Company's best prepared paints is always kept on hand likewise, Mr. Craig being sole agent here for the same; while polite and efficient clerks attend to the wants of customers, the proprietor devoting close personal supervision over every feature and detail of the business. Mr. Craig, who is a gentleman of pleasing manners and entire probity, was born in Canada, left their at an early age, and settled in Lowell, Mass., from which place he came to Cohoes twenty years ago.

Harmony Hotel, T. W. Reynolds, Proprietor, Corner of Mohawk and Factory Streets.—The Harmony Hotel is a very prominent four-story structure, architecturally handsome, and centrally located. Internally it is planned to the best advantage, and is fitted up throughout in the most elaborate manner; is a modern edifice, and has ample accommodations for one hundred guests. There are several sets of rooms *en suite* adapted to the requirements of families, actors, and those who desire privacy and quietude. All the furniture, carpets, upholsterings, and decorations, etc., are new and artistic, the Harmony having no superior in this respect either in Troy or Albany. All the modern improvements have been introduced, including gas and the electric light, steam heat, speaking tubes connecting the office with every room, etc. There is an elegant bar and billiard parlor, and reading and sample rooms for guests; the parlors are elegantly furnished, while the dining-hall is airy, spacious, and elegantly decorated. Mr. Reynolds enforces a thorough system of organization, and is a business man of marked executive ability.

Jacob Travis' Sons, Spruce, Pine, and Hemlock Lumber, Shingles, Lath, etc., No. 227 Saratoga Street.—A leading and responsible Cohoes lumber firm is that of Jacob Travis' Sons, which is one of the largest and most reliable concerns devoted to this branch of commercial activity in the city. This prosperous business was established about forty years ago by Jacob Travis, who conducted it alone up to 1877, when W. C. Travis purchased the business, and the same year admitted his brother, C. S. Travis; the style changing at this period to Jacob Travis' Sons. They occupy commodious premises, and carry constantly on hand a heavy and excellent stock, comprising spruce, pine, and hemlock lumber, shingles, lath, posts, plank, flooring, and kindred building materials, while several in help are employed, and the trade of the firm, which is of both a wholesale and retail character, is quite extensive. The Messrs. Travis enjoy deservedly an enviable reputation in the community alike as merchants and citizens.

Van Vleck & Barnard, Wholesale and Retail Dealers in Delaware, Lackawanna, and Western Railroad Company's Scranton Coal, etc.; Office, Water Street.—Although the youngest firm engaged in the handling of fuel in Hudson Valley, Messrs. Van Vleck and Barnard, dealers in anthracite, bituminous, and canal coal, whose capacious yards are conveniently located on the dock and on Water Street, have already secured a hold on the public favor of Hudson and vicinity, and built up a patronage vouchsafed to few concerns devoted to this branch of commercial activity along the river. This enterprising and popular firm was established on June 1st of the present year, and at its very inception may be said to have bounded into prominence and prosperity. Handling a very superior article, thoroughly reliable in their dealings, and devoting untiring



attention to business, the result could scarcely have been other than the positive and permanent success that has attended their well directed efforts from the start; customers being assured of getting the best qualities, full weight, and prompt service in this well ordered establishment in every instance. The yards, which occupy the plant of the old Rensselaer Iron Co., are 250x350 feet in area, with ample dock facilities, sheds, etc., and a heavy and first-class stock is constantly carried on hand, including Delaware, Lackawanna and Western Railroad Company's Scranton (hard) coal, the celebrated Pardee Clearfield (soft) coal, and the Lehigh coal, all carefully cleaned and screened, and the trade of the firm, which is both wholesale and retail, is of a very substantial character. Messrs. Wm. J. Van Vleck and Wendell V. R. Barnard are both natives of Hudson, and respectively twenty-five and twenty-seven years of age. They are gentlemen of agreeable manners, and strict integrity in their dealings, as well as young men of energy and judicious enterprise, and, unless all signs fail, their prosperity is of the kind that endures and increases with years.

J. M. Johnson, Blithwood Pharmacy, No. 402 Warren Street. One of the most complete and responsible drug stores in Hudson is the neatly appointed and popular "Blithwood" Pharmacy of J. M. Johnson. Physicians' prescriptions and family recipes are here compounded from pure ingredients, and in the most accurate and reliable manner, in every instance, while bottom prices likewise prevail always. This well and favorably known pharmacy was originally established some twenty odd years ago, and in 1834 came into control of the present proprietor. The store, which is 25x50 feet in size and desirably located, is nicely fitted up and tastefully arranged, and a large and carefully selected stock is constantly kept on hand, embracing fresh and pure drugs and medicines, chemicals, acids and extracts, herbs, barks, roots and botanic remedies, all the standard proprietary medicines, sanitary preparations and pharmaceutical specialties, pure medicinal wines and liquors, mineral waters, flavors, toilet articles, soaps, perfumery, sponges, chamomils, and druggists' sundries in great variety. The stock also includes paints, oils, putty, glass, cigars, etc., while two competent assistants are in attendance; special attention being given to prescriptions,

and altogether Mr. Johnson does an excellent trade. Mr. J. is a native of Columbia County, in Hudson since 1870, is a man of sterling qualities as well as a capable and reliable druggist, and was formerly a U. S. collector of Internal Revenue.

Gifford Brothers, General Founders and Machinists.—Hudson has achieved international prominence as being the location of the famous foundries and machine shops of the Messrs. Gifford Brothers. It was in 1819 that Mr. E. Gifford laid the foundations here of what has since proved to be one of the most successful and ably conducted concerns devoted to special branches of skilled industry in the lines of iron and steel. In 1863 he retired, and was succeeded by his sons, under the existing name and style. As early as 1816, a foundry was built on this site, and was conducted up to 1841, when Mr. E. Gifford built a portion of the present shops. The foundry was completed in 1856, and since 1863 the facilities have been repeatedly enlarged. The proprietors, Messrs. Wm. H. and James Gifford, are possessed of vast practical experience in connection with the most intricate classes of foundry and machinist work, and have here all the necessary equipments for carrying through to a successful issue the most important and difficult undertakings. The machine shops, pattern shop, etc., are accommodated in a four-story brick building, 100x150 feet in dimensions. Adjoining is the foundry, 60x80 feet, also engine house, smiths shop, etc. The equipment is of the most comprehensive character, and not duplicated elsewhere. There are two cupolas, with a daily melting capacity of ten tons. The firm's pattern shop is well spoken of as a "curiosity shop"—containing the most valuable collection of thousands of parts of some

of the most valuable mechanical inventions now in general use. Among their specialties are toughened castings for hot blast furnaces, ice elevating machinery, ore washers, straw washers, rock drills, etc. The firm manufactures for several leading New York houses, viz.; Ingersoll Rock Drill Company; Davidson's steam pumps; Capron water wheels; and Bush's interlocking bolts and washers, of which large quantities are annually manufactured here for the New York Central and Hudson River Railroad; and for the Manhattan Elevated Railroad. This is headquarters for the finest quality of general foundry and machine work castings of all kinds, and those contemplating manufacturing in the lines of iron and steel should secure estimates from this enterprising and responsible house. The Messrs. Gifford were both born in Hudson, and are popular and influential citizens. Mr. William H. Gifford is a director of the Farmers' National Bank, while Mr. James Gifford was a member of the board of aldermen.

P. Vanderpoel, Manufacturer and Dealer in Harness, Saddles, Collars, Whips, Blankets, and Horse Goods, No. 701 Warren Street.—At the well-known and popular establishment of P. Vanderpoel, is always displayed a large and very superior assortment of every thing in this line at bottom prices, while the custom work turned out here is first-class in every respect. Mr. Vanderpoel, who is a man of middle age and a native of Columbia County, is a practical and expert harness maker himself, of many years' experience, and is a thorough master of his art in all its branches. He started in business here in 1870, and soon pushed his way to public favor and patronage, building up in a short time an excellent trade. Mr. Vanderpoel occupies for business purposes two 15x100 foot floors, and carries constantly on hand a complete and fine stock, including double and single harness of every size, style, and variety; saddles, collars, whips, blankets, robes, halters, surcingles, interfering boots, fly-nets, combs, brushes, neck-yokes, oils, sleigh-bells, trunks, satchels, and kindred articles, while two experienced assistants are employed. Fine custom harness is a specialty, repairing also being neatly and promptly executed, while the very lowest prices consistent with first class work and honest value at all times prevail, and no pains are spared to render the utmost satisfaction in every instance to patrons.

Waldron House, Corner of Warren and First Streets, E. Waldron, Proprietor.—There is nothing which adds so much to the prestige of a city as first-class hotel accommodations; and in this respect Hudson is in no way behind her sister cities on the Hudson River. A prominent and favorite establishment is the Waldron House, of which Mr. E. Waldron is the proprietor. It is in every respect a first-class hotel, and has several features of interest to the general public. As to location the Waldron is admittedly about the best situated, and the most central of any first-class hotel in Hudson. Located at the corner of Warren and First Streets, it is in the heart of the chief business section of the city, and easy of access from all points. The management of the hotel is excellent, and the proprietor a most genial host, who is ever attentive to the wants of his guests. Mr. Waldron was born and brought up in hotel life in the Catskills, where his father was a hotel keeper before him. He has



resided in Hudson for the past eighteen years, for ten of which he has been the proprietor of the Waldron House. This is an old-established as well as a popular house. It is a spacious three-story building, and contains bar, billiard, and dining rooms, a commodious parlor, and thirty-four sleeping apartments. The halls and corridors are wide, roomy, and convenient, while all the apartments are spacious, well-lighted, thoroughly ventilated, and heated by steam, handsomely furnished, and elegant in their appointments, fixtures, and upholstery. The parlor, office, etc., are fitted up in the most convenient and attractive style, and the appointments reflect the utmost credit upon the good taste and excellent judgment of the proprietor. The house is furnished with electric bells, and is illuminated by electric (incandescent) lights. The *cuisine* of the establishment is all that can be desired, and no pains or expense are ever spared to make it a leading feature of comfort and elegance; and a free omnibus runs to all the boats and trains. With all its excellence the Waldron's rates are very reasonable, being two dollars per day, and the house commands a very liberal and influential patronage.

M. Tough, Agricultural Implements, Carriages, Harness, Wagons, Robes, Whips, Phosphates and Ground Bone, Stoves and Heaters, Nos. 22 and 24 Columbia Street.—Mr. Tough is one of the leading and most prominent merchants in the city, and controls a trade of large and growing magnitude in agricultural implements, phosphates and ground bone, stoves and heaters, tin and wooden ware, carriages, buggies, cutters, sleighs, lumber wagons, light harness, heavy harness, robes, blankets, whips, etc., and everything for the horse and stable. Among the agricultural implements, of which a large stock is carried, is to be found a liberal distribution of Buckeye mowers, Wheeler & Mellick thrashers, Syracuse ploughs, etc. In the line of vehicles prominence is given to Babcock of Watertown, Syracuse, Waterloo, Columbus, O., and Amesbury, Mass., buggies, and the Clapp lumber wagon. The premises occupied for the business comprise a fine two-story store, with a frontage of 40 feet and a depth of 60 feet, together with a commodious warehouse in the rear. The stock carried in every department is large, varied, and well selected, and the prices ruling are not to be easily duplicated elsewhere. This flourishing and prosperous house was originally established in 1848 by Mr. Fred. Gifford, who was succeeded by Mr. Julian Gifford. The latter formed a partnership under the style of Gifford, Johnson &

Co., and later this firm was reorganized, and became Tough & Miller. Mr. Miller retired in 1881, and since then Mr. Tough has conducted the business alone and with marked success. He was born in Dublin, Ireland, and came to America in 1860. For the past nine years he has resided in Hudson.

F. H. Webb, Publisher and Printer, No. 356 Main Street.—The improvements in letter press-printing during the past ten or fifteen years have kept pace with the marvelous development of photo and lithographic art, and to-day there is scarcely any ornamental effect that may not be produced by the use of type, rule, border, and tint blocks in the hands of a skilful and progressive printer. This is well illustrated by the work of an office in Poughkeepsie, which has gained a national reputation. But there are other places on the Hudson River where attention is paid to fine printing, and where there is steady progress in the same direction. In looking over the business of the city of Hudson for the purpose of review in this publication our intrusion made the acquaintance of Mr. F. H. Webb, No. 180 (now No. 356) Warren Street, and from documentary sources found him to be somewhat of a veteran in the craft editorial and typographical—a nephew of the late S. R. Webb, who was for many years associated with Mr. Wells in wood type manufacturing, etc., in New York City, and also of A. N. Webb, who was the pioneer publisher of a daily paper in Hudson in 1847. Mr. Webb put in his first editorial work on that paper—the *Star*, which followed a pleasant astronomical habit of changing from morning to evening at intervals—and in 1863 became joint owner and proprietor of the *Columbia Republican*, weekly, which continued under the management of Bryan Webb until 1876. Since that time he has conducted a general book and job printing office, and built up an enviable reputation, for accurate and tasteful printing in all its branches. His office is equipped with several new presses, including the celebrated Babcock Standard cylinder and Gordon's, and with ample-power derived from the Hudson River which courses through his press-rooms and takes up the task so noisily performed by a banished steam engine, is prepared to fill unlimited orders for printing. Business men and houses who appreciate the advantage of employing a printer of intelligence and experience who cannot only ensure them accuracy, but give them a point now and then, will do well to look up such modest men as Mr. Webb and entrust their orders to them. Mr. Webb is the inventor of the celebrated mechanical quoin bearing his name—the first substitute for wooden quoins produced in this country—and also of an adjustable case frame for enabling compositors to sit at their work. Being an expert practical printer himself, and supervising every detail of the business, he is enabled to give satisfaction to customers, and to make prices quite as low as any competitor.

P. Hoctor, Hudson Steam Granite and Marble Works, Corner State and Seventh Streets.—This is the most extensive concern in its line of business in the city of Hudson. It was originally founded some twenty years ago by Mr. Jos. G. Schwind, who has succeeded in 1879 by the present proprietor, Mr. P. Hoctor, who has since developed the trade to its present large proportions. The works are spacious, and equipped with the best and most efficient mechanical appliances known to the trade, and the machinery is operated by a powerful steam engine. From ten to twenty-five hands, skilled and experienced in the trade, are employed. Headstones, monuments, and memorials of various styles and sizes are made by Mr. Hoctor in various designs, or furnished to order in polished granite or marble. He likewise attends to all kinds of cemetery work, also encaustic and marble tile work, mantels, wainscoting, counters, and altars of various domestic and foreign marble. A specialty is made of marble altars, monuments and pedestals, and Mr. Hoctor has executed many artistic memorials in the cemeteries not only of Hudson, but in all parts of the state, and which cannot be surpassed for artistic ability and workmanship. He also prepares stone of every kind in all forms and sizes for building work, and specimens of his work may be seen in the churches and principal residences in the city and district. He also deals in all kinds of North River bluestone flagging, curbing, rubbed and planed stock. Mr. Hoctor is an energetic business man, and was formerly in business at Glen Falls for nearly five years.

Esselstyn & Rowley, General Insurance Agents, Office No. 611 Warren Street.—In depicting the rise and progress of the business interests of Hudson it would be unfair to omit those enterprises which, emanating from capital, are alike protective of the opulent and indigent, conducing directly to the safety, solidity, and comfort of the community. The great aggregate of capital as represented in property in this city, and the varied interests associated with it, has not only proved a field of operation for home companies, but necessitated the establishment of branch offices of leading companies throughout the country. The oldest and most extensive general insurance agency in Hudson is that conducted by Messrs. Esselstyn & Rowley, at No. 611 Warren Street. This agency was originally founded over forty years ago by Mr. Jordan Phillips, who was succeeded by Mr. A. P. Pitcher, and in 1879 by Pitcher & Rowley. The latter firm was subsequently reorganized, and became Gage & Rowley, the present firm of Esselstyn & Rowley succeeding in 1887 to the business. The firm occupy neatly furnished offices, and effect all kinds of fire, accident, plate-glass, and steam boiler insurance, and furnish surety bonds in any amount. They are the representatives of the following insurance companies: Germania, of New York; Norwich Union, of England; American Central, of St. Louis; Orient, of Hartford; Fidelity and Casualty, of New York. The members of the firm are members of the Hudson and Columbia County Board of Underwriters, and control a large business connection. Mr. Edwin C. Rowley was born in Hudson thirty-four years ago. He is a graduate of the Albany Law School, and was admitted to the bar in 1877. He practices his profession as a lawyer, and is secretary of the Hudson Electric Light Company. Mr. Jacob B. Esselstyn was born in Claverack, Columbia County, in 1859, and is general agent for the National Benefit Society, of New York, United States Mutual Accident Association of New York, and is connected with the Royal Arcanum.

Van Tassel & Tobey, Druggists, No. 547 Warren Street.—The excellent and successful management which for a period of over thirty years has characterized the well-known and popular drug house, entitles the establishment to special mention in this review of Hudson's leading manufacturing and commercial enterprises. This establishment was originally founded by Mr. George Stors in 1858, and after several changes up to 1883, he was succeeded by the firm of Hinsdale and Van Tassel. Mr. Hinsdale died in 1887, and Mr. William H. Van Tassel then formed a partnership with Mr. Silas W. Tobey, Jr., under the style of Van Tassel & Tobey. He was born in Columbia County, this state, and has held the office of sheriff in this county, is well and favorably known, and has resided in Hudson for the past twenty years. Mr. Tobey served in the store as clerk for eighteen years. He is a member of the New York State Pharmaceutical Association. The elegant arrangements of the store, which has a capacity of 25x125 feet, is observed by all who enter it, being handsomely fitted up throughout, and the surroundings are in harmonious keeping with all the appointments. The stock embraces a large and carefully selected assortment of fresh and pure drugs and chemicals of the highest quality, proprietary medicines and remedies of well-known merit and established reputation, toilet and fancy articles, perfumery, paints, oils, seeds, druggists' sundries, natural mineral waters from Europe and at home, physicians' and surgeons' requisites; and, in fact, everything usually found in a first-class pharmacy can be obtained at this house. The trade is both wholesale and retail, and extends throughout the city and county. Physicians' prescriptions and family recipes are carefully compounded, and only the purest and freshest drugs are used.

F. Forshaw, Photographer, No. 441 Warren Street.—This engraving and popular establishment was founded forty years ago by the present proprietor, Mr. F. Forshaw. The establishment is a very extensive and comprehensive one, in which a great many wants may be most satisfactorily supplied, including, as it does, photography, portraits in oil, crayon, pastel, picture frames, albums, etc. The premises occupied comprise an entire building, three stories high, and this is fitted up in first-class style, with every convenience for the comfort of patrons, and all the newest appliances for the dispatch of business. In the portrait department the appointments are handsome and attractive. The work done in this department is of a high order

of merit. Sitters are posed by Mr. Forshaw, who is an artist of marked ability, and most careful attention is given to every detail which is likely to enhance the beauty and faithfulness of the portrait. More praise still can be given the oil, India-ink, crayon, and water-color work done by Mr. Forshaw, for in these the artistic genius of the gentleman shows itself. Mr. Forshaw's merit as an artist can be verified by hundreds of patrons, whose houses are adorned by the products of his skill and genius. He has in operation all the latest improvements known to the photographic art, and a first-class corps of nine assistant artists. Cabinet photographs are produced at \$4.00 a dozen, and high-class crayons at the prices named for the following sizes: 16x20 for \$8.00; 18x22 for \$10.00, 20x24 for \$12.00, 25x30 for \$15. In picture-frames and ornamental albums, a very superior stock is carried. Mr. Forshaw was born in this city sixty years ago, and is widely known and esteemed.

Granger & Gregg Brewing Company, Brewers of Fine Ales.—In the whole history of manufacturing enterprises, there is nothing more remarkable than the growth of the brewing industries of the United States. For many years it was supposed that first-class ale, porter, and stout could not be brewed in America. Our leading brewers have now entirely destroyed this senseless idea, by producing ale and porter quite equal to the best brewed in England. A representative and old-established brewery in Hudson, N. Y., is that conducted by the reliable and popular Granger & Gregg Brewing Company. This business was established forty years ago by Mr. Robinson, who was succeeded by Miller & Barnard, Miller & Waterbury, E. Waterbury, Waterbury & Peabody, and eventually in 1881 by Granger & Gregg. In 1886 the business was duly incorporated under the laws of New York with a paid-up capital of \$30,000, known by the style and title of the Granger & Gregg Brewing Company. The officers of the company are: H. L. Gregg, president and treasurer; W. Granger, superintendent; T. Harrison, secretary. The brewery is spacious, and is a model of neatness and cleanliness. It is fully supplied with the latest modern apparatus, appliances, and machinery known to the trade. Twenty experienced brewers, operatives, etc., are employed, and the machinery is drawn by a powerful steam engine. Only the best malt and hops that can be purchased are utilized, and these are handled in a careful and scientific manner. The company makes a specialty of brewing India, pale, and Burton ales, porter, and stout. These malt liquors are unrivalled for quality, purity, flavor, and general excellence, and have no superiors in this state or elsewhere. The sales of the Granger & Gregg Brewing Company are constantly increasing, and last year, 1887, amounted to 24,000 barrels. Mr. Gregg is a native of Maine and is a member of the N. Y. State Brewing Association, while Mr. Granger was born in England. Mr. Granger is one of the ablest brewers in the state, fully conversant with every detail and feature of scientific brewing. He has been thoroughly trained in this industry, and his father and five brothers are all brewers. Those interested, requiring really first-class ale and porter, should give their orders to this responsible company, whose malt liquors are absolutely free from adulteration or deleterious elements, and are general favorites with retailers, families, and the public.

H. Waterman, Dyeing Establishment, Third and Diamond Streets.—Sixty years ago Mr. Charles Meyers originally established this dyeing and cleaning house, and ever since the inception of the business a liberal trade has been secured owing to reliability and general excellence of the work done, and the upright and honorable dealings which have ever governed the transactions of the proprietors. Sixteen years ago Mr. Waterman assumed entire charge of the enterprise, and has conducted it in the most approved and satisfactory manner. The premises occupied comprise two entire floors, 45x70 feet in dimensions, and are conveniently located at the junction of Third and Diamond Streets. The place is fitted up with the latest improved machinery used in dyeing and cleaning garments of all kinds, and steam power is used. A specialty is made of fine work, in all branches of the business, and the charges for labor in dyeing, cleaning, etc., are very moderate. Mr. Waterman is a young man, a native of Hudson and a life-long resident of this enterprising community.

RONDOUT AND KINGSTON.

RONDOUT on the Hudson, and Kingston on the hill, were formerly separate villages, a mile apart, but in 1872 were tied together in one city, with the City Hall on a hill midway between for a bow-knot. United with them in the constitution of the municipality was the smaller village of Wilbur. Though now organized as one municipality for local government the area of the former villages of Rondout and Kingston still retain their old appellations, and will probably continue to do so until the older inhabitants have passed away and a new generation has taken their places in the great struggle for bread and life. Kingston is located on the west bank of the Hudson river, ninety miles north of New York, and fifty-five miles south of Albany. The whole district hereabouts is pregnant with thrilling historic associations and memorable incidents. Kingston village was originally known as Esopus, and in granting a city charter the legislature decreed that the place should hereafter be known as Kingston. Rondout derived its name from Redoubt Kill, afterwards called Runoubt, and at last Rondout.

The region of Kingston, like most other parts lying along the banks of the Hudson, and now occupied by populous and thrifty communities, was, prior to becoming a Dutch colony, a stronghold of one of the most powerful tribes of North River Indians, who, when they had been goaded by fraud and ill-usage to take to the war-path, inflicted upon the white settlers here all the cruelties characteristic of enraged savages. In later days the inhabitants also received a terrible lesson of the horrors of civilized warfare. The first settlers arrived in 1614. They found the land fair to look upon, the soil possessing virgin richness, the woods game in abundance, the noble Hudson and the placid waters of Esopus Creek, on the banks on which the city stands, amply stocked with fish. The creek at Kingston curves to the northward and runs in that direction for a length of twelve miles until it reaches Saugerties, where it has its confluence with the Hudson. The Indians who made this their "happy hunting ground" called the place At-Kar—Karton, signifying the great plot or meadow on which they raised corn or beans. The Indians were at first friendly disposed to the white settlers who, under the influence of the Dutch West India Company (who sought to populate and to exercise civil government over the whole of the New Netherlands), secured the lands from the natives by purchase, but too often the consideration given in such buyings, consisted of gaudy, worthless trinkets, or a few blankets, beads, knives or hatchets, a consideration which the Red Men subsequently discovered to be but a poor equivalent for the surrender of their ancestral domains—a discovery sure to bring in the train unfriendly feelings among the Indians toward those by whom they had been overreached in bargaining away their native heaths. With this realistic injustice ever present in their minds, besides daily seeing their hereditary estates slip from out of their own hands into those of the "pale faces," but little added injury was needed to provoke them to open hostility and to the committal of sanguinary deeds of violence. Provocation was given, and that by one whose duty it was to prevent strife and to preserve peace in the land over which he had been sent to govern by their High Mightinesses, the Lords States-General of Holland. This was the heedless and unscrupulous Sir William Kieft, who came from Holland in 1637 to succeed the incompetent Wouter Van Twiller to rule as governor over the New Netherlands. This firebrand, ever fond of strife, but ever careful to keep his own person at a safe distance from danger, while those whom he controlled attended to the fighting, stirred up the Indians by acts of outrage that would have provoked a saint, and which led to terrible massacres and to deadly hatred between the white and the red men. The natives of the lower Hudson were a weak and unwarlike people; under just treatment they would have faithfully kept the peace. But dishonest traders had maddened them with rum, and then defrauded and abused them. Burning with resentment and hate, the savages of the Jersey shore crossed over to Staten Island, laid waste the farms and butchered the inhabitants. Kieft sent a company of militia from New York, then known as New Amsterdam, against the Indians, but nothing came of the

expedition. A large bounty was offered for every member of the tribe of the Raritans, and many of them were hunted to death. On both sides the war degenerated into treachery and murder. Through the mediation of Roger Williams, the great peacemaker of Rhode Island, a truce was obtained and immediately broken. A chieftan's son, who had been made drunk and robbed, went to the nearest settlement and killed the first Dutchman he met. Governor Kieft demanded the criminal, but the chiefs refused to give him up. They offered to pay a heavy fine for the wrong done, but Kieft would accept nothing but the life of the murderer. While the dispute was still unsettled, a party of the terrible Mohawks proceeded down the Hudson to claim and enforce their supremacy over the natives of the coast. The timid Algonquins, in the neighborhood of New York, cowered before the mighty warriors of the north, huddled together near a brewery at Pavonia, on the bank of the Hudson, and begged assistance of the Dutch. Here the vindictive Kieft saw an opportunity of wholesale destruction. A company of soldiers were sent out by him secretly from New York, under the pretence of avenging the death of two Dutchmen who had some years before been murdered by the natives, and, discovering the lair of the Indians, surrounded the place by night. The first notice of danger the savages had was the roar of musketry. Nearly a hundred of the poor wretches were killed before day-dawn. Women who shrieked for pity were mangled to death, and children were thrown into the river. When it became known among the tribes that the Dutch, and not the Mohawks, were the authors of this villainy, the war was renewed with fury. The Indians were in a frenzy. Dividing into small war-parties, they concealed themselves in woods and swamps; then rose, without a moment's warning, upon defenceless farm-houses, burning and butchering without mercy. It was a war of extermination, in which the Long Island and North River clans made common cause, as many as eleven tribes being in arms against the colonists. Wreck and ruin were committed on every hand, and by one means and another sixteen hundred Indians perished before the struggle ended, while the colonists suffered in equal, if not greater, proportion.

Three times Kingston was destroyed by the Indians, and the colonists murdered in cold blood. Peace was made on August 30, 1645, and Kieft, at whose door lay nearly all the bloodshed and sorrow of a terrible five years' war, was subsequently removed from the government and perished at sea. His successor, Peter Stuyvesant, adopted a conciliatory policy, and succeeded in winning the friendship of the Indians. When the period of the Revolution came it brought with it more trouble, distress, death, and desolation for the Kingstonians. In 1777 the Legislature met here and formed a constitution for the State of New York, and in the autumn of that year, and soon after the capture of Forts Montgomery and Clinton by the British, General Vaughan, with three thousand troops, landed at Rondout, marched to Kingston, and burned the town. General Vaughan remained here until he received news of Burgoyne's surrender at Bemis Heights. While Kingston was burning, those of the inhabitants who could get away fled to Hurley, a neighboring village, where a small force of American troops caught a messenger carrying despatches from General Clinton to General Burgoyne of the British forces. The messenger was observed to swallow something. He was given an emetic, and this caused him to disgorge a silver bullet. It was oval in form and hollow, with a screw in the centre, and contained a note from Sir Henry Clinton to Burgoyne, written on a slip of thin paper, and dated October 8th, from Fort Montgomery: "*Nous y voici* [here we are], and nothing between us and Gates. I sincerely hope this little success of ours will facilitate your operations." This sealed the doom of the messenger, who was hanged on the nearest tree.

Kingston, as we have said, is located on the right bank of the Esopus Creek, and three miles west of the Landing on the Hudson. The surface is somewhat uneven, and the soil sandy loam, overlying limestone. The Rondout section of the city is located on Rondout Creek, a mile above its confluence with the Hudson River, from which the creek is navigable for a distance of three miles. The creek enters the Hudson from the westward, and its mouth is the eastern end of the Delaware and Hudson Canal, which joins the creek two and a half miles above. This canal, finished in 1828, extends to the vicinity of the Pennsylvania coal-fields; and every provision is made at Rondout for the transshipment of vast quantities of coal.

Kingston not only possesses great natural advantages in being situated so as to have easy access to all the grand highways of navigation in the country, but in addition to this means of transportation has railroads which give it speedy connection with all sections of the country. It is the terminus of the Ulster and Delaware and of the Walkill Valley railroads, which connect by steam ferry with the Hudson River Railroad. The

Ulster and Delaware Railroad runs in a northwesterly direction into the Catskill Mountain regions, and the city has become a noted point of departure from the Hudson River to the southern part of the Catskill range, including the Overlook Mountain. The Hudson River Railroad passengers land at Rhinebeck and cross the river by steam ferry to Rondout, thence by rail to the Catskills and Delaware County. The Wallkill Valley Railroad runs southwest from Rondout, connecting with the Erie Railroad for New York or the West.

Kingston, which is the capital of Ulster County, is surrounded by a fine agricultural district, is peculiarly healthy and especially delightful as a summer resort. A regular line of steamers, running between New York, Albany and Troy, touch here daily; and a large traffic is done in the carrying of passengers and freight. The general advantages of the city include a magnificent system of water-works, large and diversified manufacturing interests, and superior schools, every encouragement being given to educational interests as well as to manufactories. Kingston is the location of the largest cement manufactories in the country, these concerns turning out about 1000 barrels daily. A vast trade is also done in coal, blue flagging-stone, brick, ice, lime, and lumber, and also in grain, flour, etc. About 1,500,000 tons of coal are brought to the city by the Delaware and Hudson Canal annually, and about 1,000,000 tons of flagging-stone, brick, ice, lime, and lumber are yearly shipped to New York. The shipping facilities are of a most ample character, the city having a wharfage front of four miles, while fifty or more steamboats are owned by the merchants and manufacturers of the city. Four lines of passenger-steamers are run, and the city is provided with three ferries. Among the industrial establishments there are five iron-foundries and machine-shops, nearly twenty carriage-manufactories, half a dozen boat-building yards, a larger number of brick-yards, flouring-mills, and a large variety of mechanical enterprises. The banking facilities of the city are among the most potent agencies in building up the commerce and industries of the place, and are consequently an important factor in the city's prosperity and growth. The banks are eight in number, five being national and three savings banks.

In the important particular of school facilities Kingston is abreast of the foremost of the Hudson River cities, having in its midst a splendid High School, several well-conducted public elementary schools, an academy, and numerous private seminaries, all of them model institutions of their kind and supplied with all the modern appliances and facilities for successfully imparting instruction to students.

In the matter of accommodation for religious worship the citizens of Kingston are amply provided, there being twenty-four sanctuaries, representing every denomination, and many of the church edifices are models of architectural beauty and imposing in appearance.

The city is regularly laid out, with fine open streets that are well paved and lined with shade-trees. The thoroughfares are efficiently lighted by gas and electricity, and are cleanly kept, while the sewerage of the whole city is of a most complete and satisfactory character. The water-supply is abundant, pure and wholesome, and full protection is given to person and property by an efficient fire department and a competent police force.

The city is characterized by energy, enterprise, and progress. With a desirable location for trade and manufacture, combined with abundant transportation facilities, Kingston has been remarkably fortunate in possessing men qualified with both capital and energy to build up large and permanent manufacturing and commercial interests. The magnitude of these enterprises and the promise held out for the future are matters of general pride and gratification. For a detailed description of the leading manufacturing and commercial concerns the reader's attention is directed to the following pages of this work.

The city government is prudent and economical in the direction of expenditure, and liberal in the direction of municipal improvement for the good of the people. The legislative branch of the government consists of a board of aldermen, representing the nine wards into which the city is divided, and each ward elects two representatives. The executive comprises the mayor and other public officers. The population of Kingston at the census in 1880 was 18,344, and that of Kingston township 19,437. Two daily and three weekly papers are published, and these exert a wholesome influence in municipal and local affairs. In recent years the city has taken long strides in the direction of intellectual development and material prosperity, and the prospects of the future are those of increased success.

CITY OF RONDOUT.

P. J. Flynn, Groceries, Provisions, etc.—This is one of the oldest and best-known mercantile houses in this community. Mr. P. J. Flynn established the business here in 1852, and occupies a spacious corner store, and his splendid stock has long been celebrated as typical of what the possibilities of the modern grocery trade are. There is nothing in either hemisphere that comes under the definition of a food-product or grocers' sundries that is not to be found here in its most attractive form, and pure, fresh and reliable as to quality. The long practical experience of the proprietor gives him advantages in obtaining supplies unequalled in this market. As regards domestic staple groceries and provisions the stock is comprehensive, covering the entire wide range and including everything in its best quality. Such staples as teas, coffee and spices, butter, cheese and eggs, so hard to obtain of the desired standard, are prominent specialties with this house. In the canned goods department, this house handles only those brands of fruits, meats and vegetables that experience and test have shown to be perfect both as regards quality and method of preservation. The sound judgment of the management is especially well demonstrated by its importations of the choicest brands of champagnes and vintages of clarets, ports, sherries, madeiras and other desirable wines; also fine whiskies, gins and brandies, particularly adapted to a first-class family trade. The house numbers among its permanent patrons the leading hotels and citizens of Rondout and its surrounding country. An interesting feature of the business is the sale of drafts on England, Ireland, and all parts of Europe, and also passage tickets to and from all parts of Europe. Mr. Flynn is one of the most prominent and influential citizens of Rondout. He has been a member of its Board of Aldermen since the city was incorporated in 1872, and has been actively identified with the commercial growth and material prosperity of this community. He was a captain in the famous "Ulster Guard" in the 20th New York Regiment, in the first response to the call for 75,000 men. He is prominent in Grand Army circles, and was active in the promotion of the erection of the soldiers' monument in honor of the "Ulster Guard."

M. Larkin, Jr., Groceries, Provisions, Wines, Liquors, etc., No. 16 Ferry Street.—One of the oldest and best known grocery and provision stores in Rondout is the popular and prosperous establishment of Mr. M. Larkin, Jr., dealer in choice groceries, provisions, wines, fruits, etc., No. 16 Ferry street, which for upward of thirty odd years has maintained an enduring hold on public favor and patronage. The store, which is desirably located, running through from Ferry street dock on the creek, is 30x60 feet in size, and is nicely fitted up and excellently kept in every respect, purchasers being at all times assured of finding a first-class assortment of goods, prompt and polite attention and straight-forward dealing here. A heavy and well-selected stock is constantly carried, comprising fine teas, coffees and spices, choice imported and domestic wines, liquors, and bottled goods of all kinds, delicacies, condiments, dried fruits, cereal food-products, and canned goods in great variety, foreign and domestic nuts, fruits, and vegetables, prime dairy butter, cheese, fresh eggs, lard, smoked ham, bacon and provisions; also best brands of family flour, sugars, rice, molasses, vinegar, oils, soda, salt, beans, peas, oatmeal, smoked and salt fish of all kinds, shelf-goods and general groceries; a fine canal and steamboat patronage being received, besides a large family trade, and altogether a flourishing business is carried on. Mr. Larkin, who is a gentleman of about fifty, and a man of sterling qualities, as well as energy and sagacity, is one of Rondout's public-spirited and solid citizens, and has filled the office of Alderman and other positions of trust with eminent satisfaction to the community.

John Weber, Jr. Hams, Pork, Corned Meats, Poultry, and Fresh Meats.—Unquestionably one of the finest, foremost and best equipped meat and provision stores in Rondout is the deservedly popular and well ordered market of John Weber, dealer in prime fresh, corned, salt, and smoked meats of all kinds, poultry, etc. This flourishing business was established some twenty odd years ago by the gentleman whose name heads the sketch. The store is spacious, clean, neat and inviting, all the most improved appliances and general appurtenances being at hand, and an extensive and first-class stock is constantly kept on hand, including choice fresh beef, mutton, lamb, veal, and pork, poultry and game in season, prime corned, salt and smoked meats, hams, bacon, shoulders, lard, sausages, tripe and provisions, while four efficient assistants attend to the wants of customers, and altogether a very large and growing trade is done. Mr. Weber, who is a gentleman of about forty and a native of Rondout, is a man of energy, sagacity and excellent business qualities, and is well and favorably known throughout the community.

T. W. Wadsworth, Blank Books, Stationary, School Books, No. 21 Union Avenue.—During the twenty odd years of its existence the admirably conducted and deservedly popular establishment of T. W. Wadsworth, dealer in blank books, stationery, etc., has maintained a position in the fore-front in its line in Rondout. This thriving and prosperous business was established in 1868 by the gentleman whose name heads the sketch, and was formerly conducted on the Strand, whence it was moved three years since to the commodious and desirable quarters at present occupied. The store is spacious, finely appointed and well-ordered throughout; while ample facilities for book-binding, ruling and paper cutting are at hand also, several expert assistants being employed in the latter department. An extensive and first-class stock is kept constantly on hand, including besides account books and office ledgers of every size, style and variety, pads, memorandums, school and text books, writing paper of all kinds, envelopes, twines, inks, mucilage, pens, pencils, ink-stands, erasers, fancy cards, novelties, small ware, and everything in the line of stationery; also wall paper, window shades, artist's materials and kindred articles. A courteous clerk is in attendance in the store, while blank books are made to order in the most prompt and satisfactory manner, and altogether an excellent business is done. Mr. Wadsworth is a native of Hartford, Conn., and comes of a family famed in the Charter Oak city in colonial days.

W. M. Preston, Dealer in Fine Diamonds, Watches, Jewelry, etc.—An odd quarter of a century of uninterrupted prosperity marks the history of the neat and well kept jewelry store of W. M. Preston. Mr. Preston, who is a gentleman of middle age, and a native of Kingston, is a practical and expert workman of many years' experience, and is a thorough master of his art in all its branches. He occupies a commodious and tastefully appointed store, and keeps constantly on hand a complete and first-class assortment of fine gold and silver watches, superb diamonds, rubies, and other precious gems; elegant jewelry of every description, solid silver and plated ware, clocks in great variety, opera, field and marine glasses, spectacles, eye glasses, and optical goods of all kinds; while a competent assistant is in attendance likewise. Watches, clocks, jewelry, etc. are repaired also in the most excellent and reliable manner, and diamond setting is executed in the very best style of the art; no pains being spared to render the utmost satisfaction in every instance to patrons.

Sahler, Reynolds & Webster, Hardware, Iron, Steel, Agricultural Implements, Belting and Packing, Powder and High Explosives; Manufacturers of Sleds, Wheelbarrows, Handles, Spokes, Well-curbs; Rondout and Kingston.—The leading house in the manufacture and sale of hardware specialties in this section of the State, is that of Messrs. Sahler, Reynolds & Webster, who have extensive mercantile establishments in Rondout and Kingston, and a large manufactory at Sleightsburg. They are widely prominent as dealers in hardware, iron, steel, agricultural implements, belting and packing, powder and high explosives, and as manufacturers of sleds, wheelbarrows, handles, spokes, well-curbs, etc., making a leading specialty of the celebrated Ulster hand-sleds. The business was founded in 1867 by Messrs. Sahler & Reynolds, the present firm succeeding to the control in 1887. Starting upon a small scale, the business has had a steady and healthy growth, and its development to its present mammoth proportions has been secured by the exercise of business ability and enterprise of a high order. The Rondout establishment, which has recently been completed, is a four-story brick structure, with a frontage of 94 feet on the Strand, 32 feet each on Ferry street and Union avenue, and supplied with all modern improvements for the manipulation and storage of their large, and valuable stock. The Kingston store is a three-story brick building 50x70 feet, extending through the block from Wall to Fair street, and is the finest establishment of the kind in the city. The manufactory of the firm is situated in Sleightsburg, on the opposite side of Rondout Creek, and is fully equipped with every modern appliance tending to facilitate rapid and perfect production; and steady employment is given in this, and other departments of the business, to fully fifty hands. Only the best materials are used in the manufacture, and the closest supervision is exercised to maintain the highest standard of excellence. The results that have been achieved are deeply gratifying. The firm do the largest mercantile business of any house in the city, their trade extending through ten counties in New York, and into the adjoining state, and is annually increasing in magnitude and importance under the stimulus of enterprising and reliable management. The resources and facilities of this house place it in a position to extend the most substantial inducements to the trade and consumers, both as regards quality and prices of goods, and also enable it to guarantee the prompt and satisfactory fulfillment of all orders. The members of the firm, Messrs. A. Sahler, Chas. Reynolds and Grove Webster, are all prominent citizens of Rondout. Mr. Sahler is a native of Ulster County, formerly in business in Omaha city before settling here, and has served as Alderman of this city for a period of thirteen years. Mr. Reynolds was born in Kingston, prominently identified with the hardware business for many years, and has been a member of the Board of Education for thirteen years. Mr. Webster is a native of Delaware County, was teller in First Nat. Bank, Rondout, for twelve years before becoming a partner, and has been city treasurer for thirteen years.

Mansion House, J. E. Lasher, Proprietor.—The Mansion House in Rondout fills a niche in the esteem and popularity of the traveling public peculiarly its own. The elegance of the house needs only to be seen to impress the stranger favorably as a first-class hotel in all respects, while its wide-open door reveals a cordial welcome and all the tasteful comforts of a home. It was erected in 1855 by Major Von Beck, a prominent citizen of his time, who was proprietor of the house until 1865. Mr. John E. Lasher, the present proprietor, then assumed control, remaining until 1870, when he retired and was absent fifteen years, returning to the proprietorship in June, 1885. The hotel is a substantial brick structure, four stories high, with an observatory above the roof from which a splendid view of the surrounding country is secured. Its location at the corner of Union Avenue and the Strand, with a frontage of 80 feet on each thoroughfare, accessible from all parts of the city by street cars which pass the door, and within two minutes' walk of the steamboat landing and railway depots, renders it convenient alike to the permanent patron, the commercial tourist and the transient guest. No luxury afforded in situation, surroundings or modern conveniences in any hotel is lacking at the Mansion House. It contains sixty-eight rooms, exclusive of the office, café, dining-room and parlors, is elegantly furnished throughout, and provided with electric lights, steam-heat, and other necessities of modern hotel life. The *cuisine* of the Mansion House is especially worthy of commendation, being under

the most experienced management and kept up to the highest standard of excellence; while the activity and enterprise of the proprietor in exacting tribute from every source that promises increased usefulness and popularity, are among the prominent factors that have contributed to the good name of the house both at home and abroad. Mr. Lasher, the popular proprietor, is one of the best-known hotel men in this section of the country, and a leading promoter of hotel accommodations in the mountains. From 1870 to 1875, he operated the Overlook House on Overlook Mountain, where he entertained President Grant and other distinguished guests. He is a native of Ulster County, still in the prime of life, a genial host and a polished gentleman, welcome everywhere, and honored and respected by all classes.

Stebbins, Brodhead & Van Wagenen, General Dry-goods.—The citizens of Rondout, and vicinity can refer with pride and pleasure to the fine establishment of Messrs. Stebbins, Brodhead & Van Wagenen, on the Strand, as the exponent and representative of what the dry-goods trade has come to under the stimulating effects of ample resources, business capacity of the highest order, distinguished enterprise, and unremitting energy and industry. That these are the qualifications of the esteemed proprietors, Messrs. John R. Stebbins, A. W. Brodhead and L. B. Van Wagenen, is generally recognized throughout the community. Conducting their large business upon a thoroughly enterprising and progressive policy, this firm is always to be found in the forefront, as regards facilities and connections. The newest goods and the latest styles in that profusion that enables most people to speedily satisfy their tastes as to shades and patterns; and the assembling under one roof of what may with truth be termed an emporium of the products of many nations in dry-goods, carpets, cloaks and curtains. The senior partner, Mr. J. B. Stebbins, commenced his business life in the spring of 1845, when a lad of fourteen, as clerk in the store of George North, near his present location, and began business for himself in 1853. He went in 1861 as a member of the twentieth Regt. Volunteers, which, after being broken up in the South, has since been active and prominent in the trade. He has served his fellow-townsmen as supervisor for three terms and for years as an energetic member of the City Board of Health, and is honored and respected as an influential citizen and solid business man. Mr. A. W. Brodhead is a native of Rondout, and embarked in the dry-goods business here in 1857. He went South during the war, and for some years was in the trade in New Orleans, returning here and becoming a member of the present firm, September, 1874. Mr. L. B. Van Wagenen enlisted as a private in the 130th N. Y. Volunteers, in the Summer of 1861, and served until the close of the war, and at the time of his discharge was Brevet-Captain. He was a salesman in a dry-goods house a number of years, until the formation of the partnership of John B. Stebbins & Co., September, 1872. All the copartners, as will be seen, are gentlemen of large and valuable experience in the business, and as the leading dry-goods firm in Rondout, hold a commanding position among the principal mercantile institutions on the Hudson. The business premises of the firm comprise a fine brick building, containing three stories and a basement, 25x95 feet in dimensions, running through from the Strand to Ferry street, with an entrance on each thoroughfare, and is finely fitted up with handsome plate-glass front, the automatic cash system and other modern conveniences. The ground floor is given up to the general dry and fancy goods department, the basement to knit goods, oilcloths and duplicate stock. The second floor, to carpets, rugs, window curtains, shades, cloaks, etc., and the third floor to storage and surplus stock. The establishment is the busiest in its line in town; its counters often being thronged with patrons from all classes of the community. Each department is complete, while the clerks and salesmen are noted for their courtesy, their thorough knowledge of their duties, and for their faculty of anticipating the wants of customers; laying before them a full variety of textures, patterns and shades, from which to choose; so that it is not surprising that rapid sales are made and general satisfaction given to buyers. The characteristics which regulate the business policy of this house are such as to entitle it to universal respect and consideration; its commercial relations are widespread and influential; its resources are ample; and its facilities are complete; while the substantial inducements it offers to the public, as regards both quality, variety and prices of goods, are not equalled by any of its contemporaries.

Abraham Wood, Manufacturer of Soda Water, Sarsaparilla, Birch Beer, Ginger Ale, etc., and Bottler of Porter, Beer, etc., No. 298 Union Avenue.—Mr. Abraham Wood, is widely prominent as sole and exclusive agent and bottler of David G. Yuengling Jr.'s celebrated New York fine lager beer, porter, pale India stock and champagne ales, and as an extensive manufacturer of soda water and hirsch beer, making a specialty of ginger ale, equal to any imported article in the market. He also manufactures Seltzer, Vichy and Kissengen waters, club soda, plain soda, carbonic acid water, and all carbonated and imported waters manufactured by any first-class bottling establishment, supplying the trade and private families at the shortest notice with bottled lager, ale and porter in any quantity desired. He established the enterprise on the present site in 1853, and in 1854 erected the present premises, including a two-story brick building, 40x72 feet in dimensions, supplied with all the modern facilities and apparatus known to the trade, and having a capacity for producing six hundred dozen bottles per day. The products are prepared from a formula obtained by correct analysis, and, in order that the utmost purity may be secured, all the water entering into their composition is filtered and made as pure as it is possible for human skill to attain, while no ingredients are used which cannot be pronounced absolutely free from all impurities. The soda water and ginger ales here furnished to the trade are justly recognized as among the best that any market can afford, while the connections of the house with the best sources of supply in New York City, enable it to furnish lager beer, ales and porter of a quality and at a price that challenges comparison and defies successful competition. Mr. Wood is a native of Rondout, and one of its solid and substantial citizens and prominent business men. He was Clerk of the Board of Trustees of the village previous to its incorporation as a city in '72, and now devotes all his time and energies to the development of his business.

Stephen Abbey & Sons, Provender, Flour, and Lime, Ferry Street.—This house has long held a high position in the commerce of this community. The business was originally established in 1853, by Mr. Stephen Abbey, who settled on the present site in 1858. In 1867 his son, Mr. Henry Abbey, who had been raised in the business, was admitted as a partner, and in 1881, Mr. Le Grand Abbey, another son, was also admitted to the firm. The business premises comprise a two story frame building, 60x100 feet in dimensions, with a large storehouse and sheds adjoining; the entire property having a frontage of 250 feet on both Ferry Street and the creek. The firm make a specialty of grain, flour, feed and lime in car-lots. They have formed large and influential connections with millers throughout the best producing sections of the country, representing mills in Minnesota, Wisconsin, Michigan, Ohio and New York, and dealing in the various grades of flour made at these mills, while their facilities for handling this class of goods are not surpassed by any of their contemporaries in this section of the State. The demands upon the resources of the house are so heavy that a very large and valuable stock is constantly carried, to the end that no delay may be experienced in the filling of orders. The house has long been recognized as the leading headquarters for the above-named commodities in this city; while the steadily increasing trade of this community in this line is largely due to the facilities provided consumers and dealers by the energy and enterprise of this responsible firm. The Messrs. Abbey are all prominent in the social and business life of Rondout. Mr. Henry Abbey is a member of the New York Produce Exchange, and of the Board of Health in this city; vice-president of the State of New York National Bank of Kingston, and prominently identified with various public and private enterprises conducted *pro bona publico*. Mr. LeGrand Abbey has served as an Alderman of the city, and is noted for his energy and business push.

James Kerley, Wholesale and Retail Dealer in Foreign and Domestic Dry Goods, No. 177 The Strand.—At the well-known and reliable establishment of James Kerley, is always displayed an extensive and fine assortment of everything in the line of foreign and domestic dry goods, and ladies' and gents' furnishings at exceedingly low prices, while purchasers can at all times rely upon receiving a superior article, and prompt and polite attention. The business was established in 1865 by the gentleman whose name stands at the head of this sketch, and was formerly located in the Man-

sion House block; whence it was moved in 1874 to the commodious quarters at present occupied, and has since been conducted here with uninterrupted success. The store, which is 25x75 feet in dimensions, is neatly fitted up and very tastefully arranged, and a heavy and well-selected stock is constantly carried on hand; comprising fine dress fabrics, trimmings, shawls, wraps, corsets, undergarments, white goods, laces, embroideries, novelties in ladies' neckwear, hosiery, kid-gloves, notions, umbrellas, fans, small wares, toilet articles, and fancy goods; also cottons, calicos, gingham, sheetings, towelings, domestic and staple dry goods. The assortment also includes a full and fine line of shirts, men's and boys' underclothing, neckwear and gents' furnishing goods of every description, while four competent clerks are in attendance, and altogether a large and prosperous trade is done. Mr. Kerley, who is a gentleman of forty-five or so and a New Yorker by birth, is a man of courteous manners, strictly reliable in his dealings, and is entirely self-made, having prior to establishing this flourishing store been a dry-goods clerk in the metropolis.

Christopher A. Murra, Attorney and Counsellor at Law, Real Estate and Insurance Agent, Notary Public, Union Ave.—Mr. Murra is a capable and responsible Attorney and Counsellor-at-Law, with a very nice legal practice, and also an efficient Notary Public, and was Justice of the Peace for four years; having served as Recorder of Court likewise with eminent satisfaction. About one year or so ago he embarked in the real estate and insurance line, in addition to his law practice, and soon won his way to favor and recognition, numbering among his clients many of the solid citizens and leading business men of Rondout and vicinity. He transacts a general real estate business, buying, selling, and exchanging city and country property of all kinds, and attends to the collection of rents and the management of estates; while conveyancing, searching of titles, etc., also are attended to in the most trustworthy manner. Loans are negotiated on bond and mortgage, and insurance placed with first-class companies at lowest rates. Mr. Murra represents the following stable and reliable institutions: Manhattan Life Ins. Co. of New York; Howard of New York; Boylston of Boston; Liberty of New York; Western Assurance Company of Toronto; and Jersey City of Jersey City, N. J.; and altogether he has a very substantial and flattering patronage.

H. Burger, Wholesale Dealer in Fruits, Produce, Vegetables, Oysters, etc., No. 33 Ferry Street.—A representative and well-known merchant of this city, is Mr. H. Burger, wholesale dealer in fruits, vegetables, produce, oysters, etc., and general commission merchant. Mr. Burger began business about sixteen years ago on the block above, and has occupied the present store since 1880. The premises are spacious, well arranged and convenient, every facility being at hand for the advantageous handling and display of the large consignments of the staple commodities above enumerated, daily received from the producing districts. Two clerks are employed in the transaction of the extensive business, and the house sustains an enviable reputation in the trade for its prompt and satisfactory disposition of consignments, and general fair and equitable dealing. Mr. Burger is a Rondout man, and has long been numbered among the deservedly successful merchants of the city.

The Ulster Planing Mill, Corner Abruyn Street, and Strand.—The Ulster Planing Mill, Mr. A. K. Coutant, proprietor, was erected in the early part of the present year, and has been in operation under the present proprietorship since April last. The building is a frame structure 35x100 feet in surface dimensions, and two stories in height. The machinery and appliances are of the latest improved types, and the motive force is supplied by a 25-horse power steam engine. A competent force of skilled workmen is employed, and everything in the line of planing, matching, sawing, re-sawing, band-sawing, turning-bracket, baluster and scroll-work, is executed in the best manner. Mr. Coutant has a large patronage from the builders and lumber dealers of the vicinity, and is doing a prosperous and fast increasing general business. Mr. Coutant is a native of Rondout, and a practical and skillful exponent of his branch of industry; and by able and popular management he has already achieved a marked success.

Albert Mauterstock, Carpenter and Builder, Dealer in Mouldings, Doors, Sash, Blinds, etc., Nos. 89, 91 and 93 Union Avenue.—Among the industrial enterprises which contribute to the commercial wealth and importance of this thriving business centre, will be found that of Mr. Albert Mauterstock, carpenter and builder, also dealer in mouldings, doors, sash, blinds, building-paper, architraves, corner and base blocks, newels, balusters, rails, brackets, etc., and all kinds of turning and scroll sawing, at Nos. 89, 91 and 93 Union Avenue. This extensive business was established by the present proprietor in 1872, and has been located at the present site since 1880. The premises consist of a two-story brick building 40x90 feet in surface dimensions, a three-story frame, 50x50, a one-story frame, 30x60, and a commodious brick engine-house. The establishment is a model of systematic and convenient arrangement, and the generally complete equipment embraces all the latest and best improved machinery and appliances, operated by heavy steam power. A force of twelve to twenty skilled mechanics is regularly employed in the several branches of the enterprise, and large contracts for the erection of every class of buildings are almost continually on hand. The house turns out a large amount of interior woodwork for its own use and the general trade, and the work is invariably of the highest degree of artistic and mechanical excellence. Mr. Mauterstock is a skillful exponent of his branch of industry, and in the course of his prosperous career he has done a large amount of work in this vicinity, many of the finest dwellings and public edifices bearing evidence of his superior handicraft and artistic taste. Mr. Mauterstock is a Rondout man of middle age, wholly devoted to the prosecution of the business of which he is unquestionably a leading city exponent and he is generally respected and esteemed for his upright, honorable methods, and equitable dealings.

Stock & Rice, Wholesale and Retail Dealers in Chamber, Dining-Room and Office Furniture; Parlor Suits and Lounges, a Specialty. Warerooms and Factory Nos. 63, 68 and 70 Union Avenue.—This firm is widely prominent as wholesale and retail dealers in chamber, dining-room, and office furniture, making a leading specialty of parlor suits and lounges; and also attends successfully and promptly to undertaking in all its branches. The business was founded in 1855, by Mr. M. Stock, who was succeeded in 1880 by his sons, under the firm name of J. B. Stock & Bros. The present proprietors, Messrs. Nicholas Stock and Jacob Rice, came into control in 1881, and in 1886 erected the present warehouse, which is a four-story brick building, 50x125 feet in dimensions, containing the finest salesrooms in the city, splendidly lighted with heavy plate glass windows—nine feet square to each glass—with handsome interior fittings in natural woods, and elegant in all their arrangements and appointments. The magnificent stock here displayed embraces everything that can be desired in fine and medium furniture, including elaborate parlor, and chamber suits, dining-room, library, hall, office, and kitchen furniture; besides innumerable special pieces, of the rarest and most costly materials, in wood, silk, brocades, velours, and plushes. A specialty is made in manufacturing to order all kinds of artistic furniture; the most elegant fabrics being used in the upholstering, and all work being done under the most experienced and careful supervision. On the opposite side of the Avenue is located the undertaking warerooms, comprising a two-story brick building, 35x42 feet, while the most complete and perfect facilities are afforded for furnishing every requisite for funerals and burial ceremonies. The firm is at all times prepared to direct and furnish funerals, and the utmost dispatch and considerate care is exercised in answering all calls by day or night. The business of this firm is an active and important factor in the mercantile activity of the city, requiring in its transaction the constant employment of thirty persons. The co-partners are both natives of Rondout, and among its most popular business men. They combine to form a business firm of wide popularity and solid worth.

Ormerod & Conklin, Wholesale and Retail Dealers in Oysters and Clams, No. 18 Ferry Street.—One of, if not the oldest house in its line of trade in this city, is that of Messrs. Ormerod & Conklin, wholesale and retail dealers in oysters and clams. This business was founded as far back as 1845 by Mr. E. Sherer, who continued in its conduct until succeeded by the present proprietors in July 1887. The premises 30x60 feet in dimensions, and extending from Ferry Street

to the wharf on the creek, are very conveniently arranged, and admirably fitted up for the purpose. One side of the main apartment is fitted up in an attractive and neat style as an oyster saloon and restaurant, where may be obtained a stew, fry, raw, etc., cooked and served in the best style of the culinary art. The salesroom contains a full and complete stock of shell fish, oysters, clams, etc., fresh from the water, which are served to the numerous patronage in quantities to suit, and either open or in the shell. In the rear is a finely appointed café fully stocked with the finest imported and domestic wines, liquors, ales, beer, cigars, etc. Of the firm Mr. Ormerod is a native of New Jersey, and his partner, Mr. Conklin of New York State. Both came to Rondout in early childhood, and were literally raised in this business.

Charles M. Thomas, Cheap Job Printer, No. 138 The Strand.—For strictly first-class work in the typographic line, or for promptness and reliability in executing orders, none in Rondout maintains a better reputation, as few enjoy a larger measure of public favor, than Charles M. Thomas, the well known cheap job-printer, while his prices are the very lowest consistent therewith. Mr. Thomas, who is a native of this city, is a practical and expert workman himself, with many years experience at the case, and is a thorough master of the art. He started in business on his own account here in 1884, and soon won his way to popularity and patronage, building up in a short time a very nice trade. The premises occupied are commodious and well equipped, ample and complete facilities being in service; while three or more experienced hands are regularly employed. Job printing in all its branches is done in the very best style of the art at short notice, special attention being given to fine commercial work, and all orders are executed in the most expeditious and satisfactory manner. Mr. Thomas bears a very creditable war record also; serving nearly four years during the late Rebellion and shared the checkered fortunes of the famous "Ulster Guard" (the 20th N. Y. State Militia or 80th Vols.) He is a popular and active member of the G. A. R. and other societies.

John F. Halloran, Practical Plumber, Steam and Gas Fitter, No. 201 Strand.—An important branch of skilled industry is that so ably and popularly represented in this city by Mr. John F. Halloran practical plumber, steam and gas-fitter; also dealer in stoves, ranges, tin, copper, and sheet-iron ware, britania ware, etc.; pumps, sinks, lead and iron pipe, etc. The premises consist of a salesroom 40x40 feet in size, fitted up in a convenient and attractive style, with store-room and shop combined, 40x60 feet in dimensions, in the rear of the store, which is fully supplied with the methods and appliances requisite for the advantageous prosecution of the work. The stock carried is large, comprehensive and complete, representing all the best makes of heating and cooking stoves, and ranges, and house goods, and plumbers' steam and gas-fitters' supplies of every description. A competent force of skilled workmen is employed and all work incident to the trade is executed in the most skillful and generally satisfactory manner, a specialty being made of the fitting up and repairing of hot air furnaces. Mr. Halloran was born in New Windsor, Orange, Co., N. Y., and in his twelve years of active business has reared a prosperous enterprise.

David Gill, Jr., Shipper of "F. O. Norton" and other Cement.—Among the active and enterprising young business men of Rondout should be mentioned Mr. David Gill Jr., shipper of "F. O. Norton" cement in Rondout. Mr. Gill was born in this city and has literally grown up in the business of which he is now the manager. The enterprise was founded as far back as 1868 by the father of Mr. Gill, the latter serving as clerk, and later as general manager of the business. In 1878 he succeeded to the sole management. Spacious and well equipped premises are occupied in the Rondout district, on the line of the Ulster and Delaware Railroad, by which the cement is received from the factories located in the interior of the county and the river or creek upon which also the premises front, affords ample transportation for the numerous consignments. Most of the shipping is done by schooners and barges, and the extensive business gives employment to a large fleet of these craft. Mr. Gill has unrivalled facilities for making prompt shipment of orders, and he enjoys a large and widely extended business.

G. B. Hibbard, Dealer in Coal, all Grades, Ferry Street.—One of the leading and popular merchants of Rondout in the coal trade is Mr. G. B. Hibbard, whose premises occupy an eligible business site on Ferry Street, fronting on Rondout Creek, and in close proximity to the Ulster and Delaware Railroad. Mr. Hibbard is a Rondout man, and has long been a prominent figure in city business circles. For many years he filled the office of book-keeper for the Romer and Tremper Steamboat Company, and by his courteous and obliging manner won the highest regard of the patrons of the line. In 1880 he resigned this position to embark in this enterprise. The premises consist of a large frame building, conveniently arranged for the accommodation and handling of the large stock of coal, which comprises all the leading grades of anthracite productions. A goodly force of men and teams is employed, and the numerous patronage represents an annual business of prosperous aggregate. Mr. Hibbard is a high-grade F. and A. M., and enjoys the esteem of the community.

S. Stern, Practical Optician, No. 170½ Strand.—Mr. S. Stern, practical optician and dealer in high grade field, opera, and eye glasses, spectacles, and optical goods, was born in Germany where he early acquired a thorough knowledge of, and became an expert in, his profession. In 1865 he came to this country, and has since been actively engaged in this branch of industry; traveling meanwhile over a wide territory, and building up an enviable reputation as a skillful optician. In 1884 Mr. Stern established the enterprise in this city with which he has since been both prominently and prosperously identified. The spacious premises consist of an attractive wareroom in which is displayed one of the best selected and most complete stock of telescopes, opera and field glasses, and optical goods generally to be found outside of the metropolis, and in the rear is a commodious shop, supplied with all requisite facilities for executing the finest and most delicate work incident to the profession of which a specialty is made. Mr. Stern enjoys a prosperous and fast increasing general business. He is a F. and A. M., also I. O. O. F., and a popular figure in several local societies.

Wm. Winter, Bookseller and Stationer, etc., No. 162 Strand.—A time-honored, and well, and favorably known Rondout establishment is the popular and excellent store of Wm. Winter, bookseller and stationer; also dealer in paper hangings, fancy goods, and general musical merchandise, which has been in prosperous existence for upward of forty-two years. This veteran store was established in 1846 by A. Winter, who conducted it up to 1856, when the business passed into the hands of his son and successor, the gentleman whose name heads this sketch (formerly clerk in the store with his father). The premises here occupied are compact, ample and well ordered in every respect, and an extensive and admirably selected stock is constantly carried; comprising miscellaneous books, rare works, novels, fiction and modern light literature, historical, biographical, poetical, and art works, school and text books, pictorial magazines, and all the leading reviews, blank books, office ledgers, pads, writing paper, and everything in the line of commercial stationery; also an A1 assortment of wall paper, small wares, fancy articles, cards, toys, novelties, games, sheet-music, music books, violins, guitars, banjos, strings and musical merchandise in great variety; and altogether a very nice trade is done. Mr. Winter, is a gentleman in the prime of life, active and energetic. He was born in England, was brought to New York when a year old, settled in Rondout 1838, and is one of her most stanch and respected citizens, and has been an efficient member of the Board of Alderman.

E. O'Reilly, Groceries and Provisions, No. 139 Strand.—The extensive and popular grocery and provision house of Mr. E. O'Reilly was originally established in 1856, and ever since the inception of the enterprise, this store has been regarded as a leading one of its kind in Rondout. The premises occupied comprise a neatly fitted up and attractive apartment, 50x60 feet in dimensions, wherein are all facilities for displaying the stock and filling orders in the most satisfactory manner; while a force of three clerks is constantly employed to serve the needs of the public. The stock carried has been selected with the utmost care, and embraces a full and complete assortment of choice canned goods, dried fruits, cereals, teas, coffees, cocoas, spices, sugars, flour, smoked and salt meats, and everything usually

carried in the stock of an establishment of this kind; all of which are offered for sale at prices which are the lowest figures consistent with fair dealings. Mr. O'Reilly has a war record of nearly four years, of which he may justly be proud. He was first appointed first lieutenant of the famous 20th Regiment N. Y. S. N. G. (Ulster Guard) and at the close of his service returned to Rondout as the Major of the Guard. He is the Ex-President of the old town Council, a member of the G. A. R., and since 1882 has been one of our most honored and respected Alderman.

P. F. Moroney, Wholesale and Retail Dealer in Staple and Fancy Groceries, Provisions, etc., Nos. 135 and 136 Strand.—For upward of twenty-eight years the neat and well-ordered general grocery and provision store of P. F. Moroney (successor to Wm. Pendergast), located at Nos. 135 and 136 Strand, near the Delaware and Hudson Canal Company's office, has been in prosperous existence. It is commodious, tastefully fitted up, and admirably kept, and a large and first-class stock is always carried on hand, comprising fine teas and coffees, pure and fresh spices, condiments, delicacies, dried fruits, and canned goods in great variety; choice creamery butter, cheese and eggs, prime hams, bacon, shoulders, pork, lard and provisions of every description; salt and smoked fish, best brands of family flour, oatmeal, sugar, molasses, rice, beans, peas, sodas, salt, soap, starch, shelf goods; and everything in the line of staple and fancy groceries. Mr. Moroney handles only reliable and superior goods, and purchasers are always assured of finding an excellent article, honest weight and measure, and satisfactory treatment here; while a competent and polite clerk or two attend to the wants of customers in addition to the proprietor, and the trade of the establishment, which is both wholesale and retail, is large and prosperous. This well known and popular grocery store was established in 1876, by Wm. Pendergast, who conducted it up to 1883, when he was succeeded by the gentleman whose name heads the sketch. Mr. Moroney is a comparatively young man, of pleasing manners, and good business qualities, and was born in Ireland, but has resided in this country since early boyhood.

Nathan Ellis, Merchant Tailor and Clothier, etc., Mansion House Building, Strand.—For more than an odd quarter of a century, Nathan Ellis, the well-known merchant tailor, clothier and outfitter, has maintained a firm hold on popular favor here in Rondout. Fine custom tailoring is a specialty, and the garments made to order here are first-class in every particular—in outfit, finish and fabric—while the ready-made clothing to be found in this well and favorably known emporium is of a very superior quality. Patrons and purchasers can always rely upon getting excellent value, satisfactory treatment, and prompt and polite attention from Mr. Ellis in every instance, popular prices too, prevailing. The store is ample and attractively appointed; and a large and well selected stock of everything in the line of men's, youths', boys' and children's ready made clothing is constantly carried; also fine suitings in imported and domestic fabrics, cassimeres, cloths, chevots, checks, plaids etc. A complete assortment of shirts, underclothing, neckwear, and gents' furnishing goods is always kept on hand likewise, and altogether an excellent business is carried on. Mr. Ellis, who is a man of middle age, active and energetic, was born in Germany, but has lived in this country since early youth. He is a practical and expert cutter and tailor of many years' experience, and is assisted by his son J. H. Ellis, a young man who has been brought up in the business.

Lewis I. Patchen, Livery, Boarding and Sale Stables, No. 30 Union Avenue.—Mr. Patchen has been engaged in the livery business since 1871, and for the past eight years has occupied the present fine premises. The large brick stables some 50x150 feet in dimensions and three stories in height, are fitted up in modern style, with all the newest and best methods and appliances. There is comfortable stabling for twenty-five horses, besides which, harness and feed rooms, and the facilities of the establishment are ample for meeting all demands for business or pleasure driving. A large boarding patronage is also enjoyed. Mr. Patchen is a Schoharie County man, of middle age, and from boyhood up has been familiar with horses and their care. By able and popular management he has reared a large and lucrative business.

Crosby & Ennist, Wholesale and Retail Dealers in Dry-goods, Carpets, Oil-cloths, Window Shades, etc., corner Union Avenue and Ferry Street.—As wholesale and retail dealers in dry-goods, carpets, oil-cloths, window shades, etc., this firm hold a commanding position among the principal mercantile institutions in this section of the State, and have been established in the business here since May, 1880. The business premises comprise a fine double store, covering seven floors, 60x100 feet each, with three entrances, and finely fitted up with elegant plate-glass front, the latest improvement in "rapid transit" cash carrier system, the Edison electric lights and other modern appointments. The stock is complete and carefully selected. The several lines comprise dress goods in black and colored silks, satins, Rhadamaux velvets and velveteens, cashmeres and prints; linens, domestics and white goods; hosiery, gloves and underwear; corsets, hoop-skirts and bustles; laces, ribbons and embroideries; shawls, suits and cloaks; and a general line of fancy goods, notions and small wares. The carpet department is stocked to repletion with the latest designs and patterns in Wiltons, Moquettes, Axminsters, Brussels, Tapestries and Ingrains; while the lines of oil-cloths, window-shades and fixtures, curtains, draperies and interior decorations are kept up to the highest standard of excellence by fresh and frequent invoices from the most reputable sources of supply. A corps of twenty experienced clerks and salesmen contribute to the satisfactory operations of the house, and the business is in a most flourishing condition. The firm is composed of Messrs. Marvin C. Crosby and Frank Ennist, the former a native of Delaware County, the latter of Ulster County, and both young men of large and valuable experience in the dry-goods trade.

J. McCausland, Insurance, etc., Cornell Building, Ferry Street.—Established in 1873, this gentleman has become widely known as a reliable and responsible underwriter and adjuster, representing companies whose solvency and standing is unquestioned. To name these companies, clearly shows that this house has selected the best, while the knowledge and judgment here displayed as to these matters makes this agency a very acceptable one to place one's property with. Mr. McCausland represents the following well-known corporations, viz.: Franklin, of Philadelphia; Lancashire, of England; Phoenix, of Brooklyn; London Assurance, of England; Firemen's Fund, of California; American-Central, of Missouri; Union, of California; Providence-Washington, of Providence, R. I.; Citizens, of New York; Orient, of Hartford; Reading, of Reading, Pa.; Granite State, of New Hampshire; Peoples', of New Hampshire; Milwaukee Mechanics', of Wisconsin; and Boston Marine, of Boston; also, Standard Accident, of Michigan. Mr. McCausland makes a specialty of marine insurance, and representing as he does two of the leading companies in this branch of insurance—the Boston Marine and the Providence-Washington—he is prepared to insure cargoes in transit on the river, or bound for Galveston, the West Indies, or other distant ports, placing the rates of premium at the lowest figure, and guaranteeing a speedy and liberal adjustment of all losses. He has also developed an important and influential connection in real estate matters, and possesses unsurpassed facilities for the purchase, sale, exchange, and rental of property, the management of estates, and the prompt negotiation of loans on bond and mortgage. Mr. McCausland is a member of one of the old pioneer families of Rondout. His father was a famous ship-builder in his day, and received a patent for an improvement on canal boats, signed by Andrew Jackson, President, which interesting document is still preserved by the son of the inventor. The son was raised in the ship-building business, which he followed till 1873, when he embarked in his present enterprise, in which he has built up an immense business, every way creditable to his energy, ability, and sterling worth. He is yet a young man, President of the Cornell Hose Company, of this city—the prize company of the State—and is eminently popular in social and business circles.

P. A. Canfield, Empire Stove Store, Strand and Ferry Streets.—Mr. Canfield is an extensive manufacturer of, and wholesale and retail dealer in, stoves, tin, sheet-iron ware, etc.; drain-pipe, building and carpet felt; and has been established in the business here since 1850. His business premises comprise a three-story brick building, 35x100 feet, with an entrance on both Strand and Ferry Streets, and supplied with an elevator and other modern conveniences for

the prosecution of the business in a systematic and successful manner in all its departments. The spacious salesrooms on the ground floor are stocked to repletion with a large and varied assortment of kitchen furnishing goods, tin, sheet-iron, and japan-ware; and which in respect to stoves embodies all the latest and most improved styles for both heating and cooking. In the manufacture of tin, sheet-iron, and copper ware, this house occupies an unquestioned position at the head of the trade in this city. All supplies are received direct from the manufacturers, in large quantities, and upon the most advantageous terms, enabling the proprietor to sell at prices which preclude successful competition. Mr. Canfield is a native of Dutchess County, N. Y., and is the oldest merchant in his line in Rondout. He was Trustee of the village prior to its incorporation as a city in 1872, and served as Alderman from 1872 to 1880; has been Chief of the Fire Department of the city; is a Trustee of Montrose Cemetery; and is prominently identified with the commercial growth and material prosperity of this community.

George L. Wachmeyer, Manufacturer and Dealer in Fine Furniture, Office and Salesroom, No. 178 The Strand, Factory on Catharine Street.—This gentleman is widely prominent as a manufacturer and dealer in fine furniture of every description, and has been established in the business here since 1851. He began business in a small way as a dealer, and steadily lengthened and strengthened his stakes, enlarged his commercial relations, extended his premises, increased his facilities, and expanded his popularity among all classes of people—finally gaining the pre-eminence he now enjoys, and of which he has just reason to be proud. In 1878 he removed to the present site, purchasing and remodeling the building thereon, and now has one of the finest business establishments in this part of the country. It is of brick, four stories high, 36x90 feet in dimensions, and extends through the block from the Strand to Ferry Street, with an entrance on each of those thoroughfares. Mr. Wachmeyer began the manufacture of furniture in 1878, and in 1884 built his present factory, situated on Catharine Street, opposite the Ulster and Delaware Railroad depot. It is a four-story brick building, 40 by 100 feet, provided with the latest improved machinery, operated by steam power, and furnishes steady employment to eighteen skilled hands. Here is manufactured every article embraced in the term of household furniture, and the output is widely popular for its uniform reliability and excellence, beauty and originality of design, and artistic workmanship. The ware-rooms are constantly filled to their utmost capacity with a comprehensive stock of fine and medium furniture for the parlor, chamber, dining-room, library, hall, office, and kitchen, together with innumerable special pieces of costly elegance and tasteful composition, in wood, silk, brocades, velours, and plushes, which are marked at such low prices as to give the highest value in every sale effected. Mr. Wachmeyer was born in Germany, and came to Rondout in 1845, being one of the first settlers. He has served the city as Supervisor and Alms Commissioner, and has often been solicited to accept the candidacy for higher positions, but has invariably declined the use of his name.

Hasbrouck & Alliger, Boots, Shoes, Slippers, and Rubbers, No. 181 The Strand.—One of the finest establishments in this city devoted to the footwear trade is that of Messrs. Hasbrouck & Alliger. The premises at No. 181 The Strand consist of an elegantly-appointed salesroom, 16x80 feet in size, on the ground floor, and the rear half of the second story, which is open on the salesroom below in arcade form. In the second story is the custom and repairing department, where a number of skilled workmen are employed. The salesroom contains a large, comprehensive, and complete stock of men's, women's, and children's boots, shoes, slippers, and rubbers of the latest styles and best makes; also a complete line of leather and findings. These goods are carefully selected from the best sources, and are suited to the requirements of all classes of customers. Particular attention is given to custom-work, and the productions in this department are invariably of the highest degree of excellence as regards style, fit, and general workmanship. Two clerks are employed. The house do also a large jobbing trade, amounting to some \$20,000 annually. Messrs. Guilford Hasbrouck and Hasbrouck Alliger are natives of Rondout, who have been established since June, 1880.

Allen Bros., Ship and Boat Builders, Ponckhockie.—Among the old established and representative industrial enterprises of this city will be found that which is made the subject of the present sketch. This business was founded as far back as 1865 by Messrs. Daniel, Artemus, and E. J. Allen. Artemus died in 1886. The present firm is composed of Daniel and E. J. Allen. From the start the enterprise has been characterized by a degree of prosperity in keeping with the energy and ability brought to bear in its conduct. The premises located at Ponckhockie, near the mouth of and upon Rondout Creek, have a water frontage of 300 feet, and extend back to Ferry street giving a mean depth of 250 feet. The firm are ship and boat builders, and the general complete equipment of the yard embraces all requisite facilities for the prompt and satisfactory prosecution of the work. A force of thirty to fifty skilled workmen, according to the season, is employed, and in the course of the year a large amount of business is done, the superior quality of the work and fair and equitable dealing of the firm, having given them a wide popularity and consequent large and liberal patronage. Since the commencement of their business, the Messrs. Allen have built a large number of staunch vessels, many of which are still plying upon the river. Latterly they have been constructing barges and scows for carrying brick, hay, coal and other commodities, a class of work in which they have no superiors. The Messrs. Allen were born on the Kennebec River, Maine, and early learned the ship carpenters trade in Bath, a noted ship-building city of their native State. For the past twenty-two years, they have resided in this town, and are numbered among its leading and most highly respected business men. They have never sought nor held office, but have devoted their full time and attention to the promotion of the business in which they have achieved a signal and well merited success.

A. P. VanBuren. Groceries and Provisions, Flour, etc., Suydam Building, Corner Abell Street and Union Avenue.—Among the old-established and most prominent grocery and provision stores in Rondout may be named that of A. P. VanBuren, located at corner Abell street and Union avenue, in the Suydam Building. No concern of the kind in the city maintains a better reputation for reliable goods or honorable dealing, as few receive a larger measure of popular favor, purchasers being always assured of getting an excellent article, satisfactory treatment, and prompt and polite attention here. This well-known and prosperous store was started in 1862 by the present proprietor, and during the twenty-three years of its existence, has been conducted with uniform success. The store is compact, ample and nicely fitted up, and a large and well-selected stock is constantly carried on hand, comprising fine teas, coffees, and spices, choice quality butter, cheese, eggs, lard, dried fruits and canned goods, prime hams, bacon, pork, fish and provisions, best brands of flour, oatmeal, sugars, rice, peas, beans, soda, soap, starch, woodenware, cordage, shelf-goods in great variety, and a full and fine line of general groceries; while three efficient clerks attend to the wants of customers, and the patronage, which is large and substantial, affords evidence of steady increase. Mr. VanBuren, who is about fifty, and a native of Kingston, is a man of entire probity in his business relations, and stands high in the community alike in the commercial circles and in private life.

Hewitt Boice, Wholesale Dealer and Manufacturer of North River and Pennsylvania Bluestone, New York Office, No. 280 Broadway.—This enterprise was inaugurated here in 1873, and has steadily maintained its hold on public favor and confidence, owing to the general excellence and uniform reliability of the products, and the upright and honorable business methods that characterize all the dealings of the house. The proprietor owns and operates extensive quarries on the line of the Ulster and Delaware Railroad, while he also handles the product of other quarries in different sections of the country. His business premises at Rondout, have a frontage of 516 feet on the creek, and a depth of 200 feet, extending back to the Strand. They comprise a two-story frame rubbing-mill, 40 by 80 feet in dimensions, thoroughly equipped with new and improved machinery for sawing, rubbing and planing, operated by a 50-horse power steam-engine; and steady employment is furnished to from forty to fifty skilled workmen. A very large and valuable stock of Bluestone, famous for its excellence and durability, is constantly carried, and is here prepared and shipped all over the country in vessels and by canals

and railroads. It is widely preferred over all other stone, for flagging purposes, curbing, coping, sidewalks and house trimmings and paving. The ample resources and unequalled facilities possessed by Mr. Boice for the prosecution of the business enables him to command every opportunity of the market, and to place his products to customers at prices which preclude successful competition. Mr. Boice is a native of Ulster County, and one of its best-known business men. He is a member of the New York Mechanics' and Traders' Exchange, operating an office in that city at No. 14 Vesey street, and stands deservedly high in commercial and trade circles.

Girard L. McEntee, General Insurance Agent. Marine Insurance a specialty, No. 4 Union Avenue.—This gentleman established his agency here in 1876, and by the exercise of prudence in the selection of risks, and by liberal and honorable treatment of those who committed their interests to his care, he soon obtained a very large and valuable list of patrons, including many prominent ship-owners, manufacturers, capitalists and steamboat men in this section of the state; and he is to-day recognized as one of the most capable and thoroughly trained insurance men in this section of the country. His prominence and standing in insurance circles is best shown by the following list of standard and reliable companies that he represents, viz: the *Etna*, and the *Phoenix*, of Hartford; the *North British* and *Mercantile*, the *Queen*, the *Fire Insurance Association*, and the *Phoenix Assurance Company*, of England; the *Traders*, of Chicago; the *British America*, of Toronto; the *Niagara*, and the *American* of New York; the *Dutchess County Mutual*, of Poughkeepsie; the *Insurance Company of North America*, of Philadelphia; the *St. Paul Fire and Marine*, of St. Paul; and the *Fidelity and Casualty*, of New York. Mr. McEntee makes a leading specialty of marine insurance, insuring cargoes in transit and placing all transactions upon the most substantial and satisfactory basis. He has always been careful to avoid such companies as have not a well-earned reputation for the quick and certain adjustment of all losses that may occur; while his judgment in the placing of policies can be relied upon with perfect confidence, and the rates of premium which prevail, are invariably as low as can be obtained in any agency representing strictly first-class companies. Mr. McEntee is a native of Rondout, and in every way reliable and worthy of the fullest confidence.

David Gill, Delaware and Hudson Coal, Strand, Ponckhockie, City of Kingston.—One of the oldest and best known business men in Ponckhockie is Mr. Gill, dealer in Delaware and Hudson coal, of all sizes and grades, on Ferry Street, near the Bluestone works. Mr. Gill was born in Ireland, but has resided in this town for forty years. In 1868 he began shipping cement from this port, and continued in this line for a period of ten years, building up an enviable reputation, meanwhile, for business integrity and executive ability. In 1878 Mr. Gill resigned the cement business to his son, and embarked in the enterprise with which he has since been both popularly and prosperously identified. The premises consist of a large frame shed, 60x150 feet in length located on the wharf front of the creek and fitted up with all the conveniences for the advantageous storage and handling of the stock. Mr. Gill employs a number of men and teams, and has an extensive and most desirable trade. Ample transportation facilities are provided by the railroad and steamboat and barge lines, and the establishment is one of the most convenient and complete to be found in this section. Mr. Gill is an ex-assessor of the City of Rondout, and is held in the highest esteem in local circles.

Dwyer Bros., Ship Chandlers, Corner The Strand and Canal Street.—This thriving and prosperous business was established in July, 1887 by Robert J. Dwyer, who subsequently took into partnership his brother, J. F. Dwyer, and thus constituted the pushing firm whose name heads the sketch. They occupy three 35x35-foot floors, well ordered and favorably located, and carry constantly on hand a heavy and first-class stock, comprising everything in the line of ship's tackle, blocks, rope, cordage and rigging, oakum, tar, pitch, grease, oils, paints, white lead, putty, glass, and ship chandlery of all kinds, and kerosene oil, at wholesale, having a fine river trade; and the business which is both wholesale and retail, is large and substantial. The Messrs. Dwyer, who are natives of Rondout, are both young men of energy and sagacity, and well merit the success that has attended their efforts.

H. Bernstein, Emporium of Fashion, Wall and North Front Streets, Kingston.—The fine establishment in Kingston, known as Bernstein's Emporium of Fashion, is the leading clothing and tailoring establishment in Kingston. Mr. H. Bernstein, the popular proprietor, has been established in the business here for full forty years, and is not only the leader, but also the oldest merchant in his line in Kingston. In 1888 he thoroughly remodelled his establishment, which now comprises three stories and a basement, 40x60 feet in dimensions, ornamented with heavy plate-glass show windows, elegant and attractive in all its interior fittings, and having an entrance on both Wall and North Front Streets, with a large staircase in the rear leading to the floors above where the custom department is located. Each branch is complete within itself, while the most thorough system is observed throughout the entire house. In the spacious salesrooms on the ground floor the proprietor devotes himself to the sale of clothing of all kinds for men, youth, boys, and children, which is made in the latest style, of the best materials, and selected with care and judgment. Nothing of an inferior order is handled, each grade being distinguished for some excellence peculiarly its own, while the finer lines are equal in every respect to the best custom work in fit, finish, elegance, and fashion. In the tailoring department is exhibited one of the finest stocks of cloths and trimmings ever brought to town. It is complete in material, design, and novelty, and the best sources of American and European production have contributed to its wealth. In this department Mr. Bernstein devotes his time and talents to fine custom work exclusively. To seek his services once is to be his patron always. The garments produced here are recognized as simply perfection in style, fit, and artistic workmanship. A large force of skilled hands are constantly employed, and the patronage of the house in every branch is large, first-class, and influential. "One Price" is the invariable rule of the house, and money is refunded on purchases not entirely satisfactory. Mr. Bernstein is a native of Germany and a resident of this country since childhood.

Fred'k. A. Olney, Dealer in Hardware, Farm Implements, etc., No. 30 Wall Street, Kingston.—Unquestionably one of the finest and foremost general hardware and farming implement stores in Kingston is the neatly appointed and well ordered establishment of Fred'k. A. Olney. The premises occupied are spacious, finely fitted up, and attractively arranged, and a large and complete stock is always kept on hand, while two capable and efficient clerks are in attendance. The assortment includes shelf building, and house hardware, mechanics' tools, steel, iron and nails, table and pocket cutlery, kitchen utensils, wood and willow ware, cordage, twine, rubber hose, mowing machines, plows, rakes, garden tools, and farming implements in great variety, and household specialties, and the trade, which is large and prosperous, affords evidence of steady increase. This popular and well-known store was originally established many years ago, and after several changes in 1884 came into control of the present proprietor. Handling a first-class line of goods, strictly reliable in his dealings and business relations and being withal thoroughly conversant with the wants of the trade, Mr. Olney has been enabled to secure the firm hold on public favor and to build up the extensive patronage he deservedly enjoys. Mr. Olney was born in Massachusetts in 1846, and is a man of pleasing manners, energy, and entire probity. He has resided in this city many years, and is well and favorably known in the community.

W. M. Hayes, Wholesale Dealers in Boots, Shoes, and Rubber Goods, No. 8 Wall Street, Kingston.—This house was founded in 1853 by Messrs. Baldwin, Hayes & Co., who, in 1864, were succeeded by Messrs. Masten & Hayes, the present proprietor assuming the sole control in January, 1888. The premises occupied for trade purposes are eligibly located, spacious in size, measuring 25x100 feet, extending through the block from Wall to Fair Street, and afford ample accommodation for a stock of goods which in extent and variety is not to be duplicated in this city. The amplitude of the stock which is here displayed, embracing nearly every make of goods known to the trade, ranks this house as one of the largest in its line of trade in this state north of New York city. Boots, shoes, and rubbers for men, women, youth, misses, boys, and children, and in all the various styles, grades, and sizes, are here to be found in quantities to suit, many of the styles being peculiar to this house and, being

manufactured expressly for it, are not to be found elsewhere. The extent of the operations of the house enable the proprietor to contract with manufacturers upon the most favorable terms, and places him thereby in a position to afford his customers and the trade such advantages and benefits, both in quality and price, as smaller houses are unable to give. Mr. Hayes has long been recognized as one of Kingston's most substantial citizens and leading merchants. He has served his fellow-citizens in the different positions of councilman, County Treasurer, and United States Loan Commissioner; is the President of the Bell Millstone Company of this city, and identified with the interests of Kingston in the broadest sense.

Delevan House, Thos. Nolen, Proprietor, No. 90 North-Front Street, Kingston.—This old well-known house was originally established upwards of twenty-five years ago and is one of the landmarks of the town. In May of the present year Mr. Nolen assumed the proprietorship and proceeded to thoroughly renovate, refurnish, and generally place the hotel in first-class condition. The building is a fine four-story brick with a French roof and spacious veranda along the front at the second story from which a fine view of the mountains is obtained. The house contains 30 rooms, besides parlors, dining-hall, etc., is furnished throughout in an elegant and tasteful style, and in its general appointment represents all the modern adjuncts of safety and comfort. The Delevan House is conveniently located at a short distance from the street cars which run to all railroads, also the steam-boat depots, and is particularly adapted to the requirements of summer guests who will find here all the comforts of a home at a moderate price. Mr. Nolen is a native of Delaware County, this state, and an experienced hotel man, having been for seven years in charge of the Delevan House, a noted summer resort in that section.

Chas. B. Safford, Jeweler, Watchmaker, and Engraver, No. 26 Wall Street, Kingston.—This house has been in successful operation since 1856, and for the past eighteen years it has occupied the present commodious quarters. The store is elegant and attractive in every way. The heavy plate-glass show cases, handsome hard-wood fixtures and charming distribution of stock, present a claim for beauty and finish not equalled by any of its contemporaries. In watches, clocks, bronzes, jewelry, charms, solid silver and plated ware, gold and silver ornaments, the assortments surpass any in this community. Precious stones of all kinds are kept in abundance, including a choice supply of diamonds distinguished for purity, beauty, and perfect shape. All these goods have been selected with care and judgment. As a watchmaker, jeweler, and engraver of vast practical experience, Mr. Safford is thoroughly prepared to give the best of satisfaction in all his transactions. Ample capital is employed in the business, and it is recognized as a leading factor in the mercantile development of this community. Mr. Safford is a native of Syracuse, and learned his trade in the city of New York.

L. S. Winne & Co., Wholesale and Retail Dealers in Hardware, No. 10 Wall and No. 9 Fair Streets, Kingston.—The firm of Messrs. L. S. Winne & Co. have a well-established house in the hardware trade, and enjoy a reputation and a patronage that places them in the front rank of enterprise and success. The premises occupied for the business comprise a substantial brick building, containing three floors and a basement, 30x125 feet, extending through the block from Wall to Fair street, and perfect in all its interior arrangements for the manipulation and storage of goods. The several departments are filled with an elaborate and diversified stock, embracing builders' and general hardware, shelf goods and cabinet hardware, locksmiths' and butchers' supplies, carpenters', mechanics', and machinists' tools, ploughs, harrows, and general farming implements, pocket and table cutlery, fishing tackle, ammunition and sporting goods. The supplies are purchased in vast quantities direct from the manufacturers. The best possible advantages are extended to customers in the matter of prices. Both a wholesale and retail business is transacted, and, in addition to a large local trade, a heavy demand is ministered to throughout all the surrounding country. The members of the firm, Messrs. L. S. and O. F. Winne, are natives of Kingston, and recognized as leading merchants and solid business men.

Hubbard & Foshay, Dry Goods and Carpets, No. 23 Wall Street.—The business so successfully conducted by this firm was originally established by Mr. Hubbard in 1874. The present firm was organized in 1884. The premises occupied for trade purposes comprise two floors, 30x125 feet each, finely appointed with heavy plate-glass front, automatic cash system, and an elegant skylight from the roof in the rear, and perfect in convenience of arrangement for inspection and sale. The several lines carried comprise, dry goods, carpets, fancy goods, ladies' and gents' furnishing goods, notions, and small wares. With regard to the stock displayed here, it is simply superb, and is so recognized by the public. The proprietors secure for their patrons at the earliest moment all the latest original styles and novelties in textures, patterns, and shades. In the silk department is to be found every color and shade at present fashionable, including some of the most beautiful silks ever imported, which are offered at prices astonishingly low and rendered possible only by the magnitude of the firms' purchases and their large sales. The same remarks apply to their satins and velvets. The display in dress goods of all kinds is unusually rich and varied, embracing all the most desirable fabrics and the latest and freshest novelties of both American and European production. The suit and cloak department is a great attraction to the ladies, and is famous far and near. The suits shown here are made up after the latest New York and Paris fashions, and in elegance of style and excellence of make are really peerless. The newest styles in ladies' walking jackets, jerseys, etc., are found here in vast variety, and are quoted at this firm's usual low prices. Everything in white goods, domestics, blankets, flannels, hosiery, gloves, underwear, laces, ribbons, and embroideries, corsets, hoopskirts and bustles, are here displayed in their most attractive and reliable form, and offered at figures which are safe from successful competition. The carpet department is well worthy of special praise, with its brilliancy of color and its magnificent exhibit of the finest and most desirable line of carpetings ever brought to this town. The display includes Wiltons, Moquettes, Axminsters, Brussels, tapestry and ingrain, besides oilcloths, linoleums, matings, etc., in great variety and abundance. The stock embraces everything that good taste and experienced judgment could suggest or capital supply, and only needs to be seen to be fully appreciated. A corps of sixteen clerks and salesmen contribute to the successful operations of the house, and the patronage is large, first-class, and influential at all seasons. The individual members of the firm, Messrs. R. C. Hubbard and W. F. Foshay, are among Kingston's best-known citizens and representative business men. Mr. Hubbard has long been identified with the dry goods trade, while Mr. Foshay is in the same line at Sing Sing, as a member of the well-known firm of Foshay Bros. & Co.

William H. Sleight, Manufacturer of and Dealer in Furniture, Nos. 17 and 19 North Front Street.—One of the oldest and best-known furniture houses in the city of Kingston is that of Mr. William H. Sleight, located at Nos. 17 and 19 North Front Street. This gentleman is widely known as an extensive manufacturer of, and dealer in furniture, and the acknowledged leader in his line of trade in this section of the state. The business was originally established in 1854, at No. 120 North Front Street, by Mr. John D. Sleight, who gave up the management to his son, Mr. William H. Sleight, four years ago. The present premises were erected in 1882, and comprise a four-story frame building, 50x120 feet in dimensions, elegant and elaborate in all its interior arrangements and appointments, while large and well-equipped shops are operated at the old stand, No. 120 North Front Street, for the manufacture and repair of furniture, affording constant employment to a large force of expert workmen. This house is a recognized leader in all that is artistic, useful, and beautiful in its special field. It is prepared to manufacture wardrobes, sideboards, secretaries, library book-cases, ladies' dressing-cases, chiffoniers, parlor and chamber suits, and a great number of articles intended for both use and ornamentation, and in elegance, utility, and artistic workmanship. The materials entering into the construction of these goods are the choicest that money can purchase, and not one article is placed on the market that is marred by a single defect or imperfection. The spacious warerooms are stocked to repletion with a splendid assortment of fine and medium furniture, including parlor, chamber, and dining-room sets, library, hall, office, and kitchen furniture, beside many specialties in wood, silk,

brocades, velours, and plushes that are matchless for beauty of design and tasteful composition. The unequalled facilities possessed by this house enable it to quote prices far below those obtaining with manufacturers and dealers less thoroughly prepared and organized, and the trade is steadily increasing under the enterprise and liberality of the methods in vogue. An undertaking department is also an important feature of the enterprise, every modern facility being at hand for furnishing and directing funerals, and the utmost promptness and care is exercised in answering all calls by day or night. Mr. Sleight is a leading business man in this, his native town, trained in his special line of trade from his youth up, and highly esteemed for his sound business principles and sterling worth.

New England Shoe Company, Louis Meyer, Manager, Dealer in Boots, Shoes and Rubbers, No. 35 Union Ave., Rondout.—The well-ordered and admirably conducted emporium of the New England Shoe Company, Louis Meyer, manager, is in all respects a first-class shoe store, and one of the leading and most reliable headquarters for footwear in this city. The secrets of Mr. Meyer's prosperity is not far to seek, however. Handling a very excellent class of goods, prompt, courteous and attentive to customers, and withal strictly upright in his dealings, the result could scarcely have been other than the well-merited success he has achieved. The store, which is 30x60 feet in dimensions, is nicely fitted up and tastefully arranged, and a large and first-class stock is always kept on hand, embracing finest and medium grades of ladies', misses', gentlemen's, youths', boys', and children's boots and shoes in every style and variety; also rubbers and slippers of all kinds, while a competent and polite clerk is in attendance, and the lowest prices consistent with honest value prevails. Mr. Meyer, who is comparatively a young man, was born in Dutchess County, and prior to opening this popular and prosperous store last April, had been engaged in the shoe business in his native city for a number of years.

Everett & Treadwell, Dealers in Flour, Feed, Grain and Provisions, Nos. 114 and 116 North Front Street.—Among the leading and prosperous mercantile houses of this busy trade centre, will be found that of Messrs. Everett & Treadwell, dealers in flour, feed, grain, and provisions, at Nos. 114 and 116 North Front Street.—This business was originally established in 1867 by Mr. J. H. Everett, who in 1873 was joined by J. C. Treadwell, Esq., under the firm name and style as above. The premises consist of a three-storied brick building, 40x72 feet in dimensions, and the general appointment embodies all the modern ideas of convenience and systematic arrangement. The firm carries an exceedingly large, well-selected, and complete stock of the staple commodities above enumerated, and the house is a recognized head-quarters for the county trade in this connection. Several clerks and other assistants are required for the transaction of the extensive general business which is eminently prosperous. Messrs. Everett and Treadwell are highly esteemed in all circles of the community, and have long been numbered among the representative merchants of this town.

William Holmes, Boots, Shoes and Rubber Goods, etc., No. 20 Wall Street.—The finest business establishment devoted to the boot and shoe trade in Kingston is that conducted by Mr. William Holmes. He established his business here in 1876, and has become widely popular as a dealer in boots, shoes, and rubber goods, hats, caps, umbrellas, etc. He took up his quarters in the new building at the above number in 1886, occupying the ground floor and basement, 30x72 feet each. The store is handsomely fitted up with heavy plate glass front, natural wood fixtures, and thoroughly metropolitan in all its appointments. The amplitude of the stock here displayed, embracing nearly every make of goods known to the boot and shoe trade, ranks this house among the largest in this section of the state. Footwear for men, women, misses, youth, boys, and children, in all the various styles, grades, and sizes, are here to be found in such variety as to suit the tastes and the means of all classes of customers, while many of the styles are peculiar to this house. The stock of hats and caps contains at all times the latest and most seasonable styles for mens', and boys' wear, and prices are placed at the lowest figure. Mr. Holmes is a native of Kingston.

William H. Nock, Carriages, Sleighs, Phaetons, Buggies, and Wagons of all grades, St. James Street, Opposite Ulster Co. Furnace.—This gentleman is an extensive manufacturer of carriages, sleighs, phaetons, buggies, and wagons of all grades, and executes jobbing of all kinds in his line. The business was originally established in 1872 by Messrs. Dubois & Walker, and, after some changes, the present proprietor succeeded Messrs. John R. Freer & Co. in 1884. The business premises comprise a three-story brick shop, 35x100 feet in size, and a two-story brick repository, 40x35 feet, with large yards adjoining, and unsurpassed facilities are possessed for guaranteeing rapid and perfect work in all branches of the enterprise. The factory is fully equipped with all modern machinery and appliances, and employment is given to thirteen skilled and expert workmen. Every description of carriage and sleigh work is executed, and a specialty is made of the finest grades of carriages and light road wagons. The output of this responsible house is highly esteemed for strength, lightness, durability, and uniform excellence, and has no superior in the market. The business is in a thoroughly healthy and flourishing condition, and is steadily increasing. Mr. Nock is a native of Kingston, and has been for many years connected with the house of which he is now the popular and deservedly prosperous proprietor.

Cooper & Hardenburgh, Druggists, Opera House Building, No. 26 John Street.—A representative city establishment in its important branch of professional industry, is that of Messrs. Cooper & Hardenburgh, druggists, at No. 26 John Street, next door to post-office. The store is very desirably located in the Opera House Building and the apartment, 30x72 feet in size, and fitted up in an elegant and appropriate style, constitutes an attractive feature of this popular thoroughfare. In the large show-windows, and by means of various elegant and convenient interior devices, is displayed a full and complete stock of drugs, chemicals, proprietary medicines, toilet and fancy articles, etc., etc. They also make a specialty of garden flowers and other seeds, carrying the largest variety of seeds of any house in the city. The laboratory is supplied with all requisite facilities for compounding physicians' prescriptions, etc., and the establishment as a whole is an apt type of the modern first-class family drug store. The business was first established in 1869 by Messrs. N. and J. N. Curtis. In 1884 the firm of Cooper & Winchell was formed, and in the early part of 1886 Mr. Hardenburgh succeeded Mr. Winchell with the firm name and style as above. Messrs. Wm. M. Cooper and M. J. Hardenburgh are natives of Ulster County. Mr. Cooper is a practical and skilful pharmacist, and both gentlemen are possessed of exceptional business acumen and ability.

Wallace H. Smith, General Insurance and Real Estate Agent, Kingston Savings Bank Building, No. 53 Wall Street.—Among the foremost insurance and real estate men of this city will be found Mr. Wallace H. Smith, whose fine offices occupy an eligible business site in the Kingston Savings Bank Building at No. 53 Wall Street. Mr. Smith is a native of Kingston and is well known throughout the county. He was for fourteen years clerk of the Supreme Court, and Librarian of the Superior Court Law Library, under the late Judge T. R. Westbrook, and with the present Justice, Hon. Alton B. Parker. Mr. Smith is also a prominent fireman, having served for many years in the Kingston Fire Department. He served for four years as secretary of the New York State Firemen's Association, and is at present first vice-president of the same. In March last he embarked in the present enterprise, purchasing one of the oldest insurance agencies in the country; and although but little more than fairly started he has already secured an extensive and most desirable patronage, his clientele including many leading

business men and capitalists of the city and vicinity. Mr. Smith represents the Williamsburgh City, Hanover, and Niagara of New York, Dutchess County Mutual of Poughkeepsie, and Western of Toronto, in any or all of which he is prepared to place insurable risks at the lowest rates and upon the most equitable terms. He also represents the North-western Life and The United States, National, and Firemen's Accident Associations; in the latter association he is one of the directors. In the real estate department of his business he handles much valuable city and suburban property and has frequently to offer desirable opportunities for safe and profitable investments in this connection.

Edward Winter, Books, Music, Stationery, Pianos, and Organs, etc., Music Hall, No. 23 John Street.—There is no more popular or better patronized place of business in Kingston than the book, music, and stationery emporium of Mr. Edward Winter. The store, 30x72 feet in size, is fitted up in a style which embodies all the modern ideas of elegance and utility, and with its plate-glass front and handsome interior appointment, forms one of the attractive features of this popular thoroughfare. The large, carefully selected stock embraces pianos and organs of the leading makes, and musical merchandise, also books, ancient and modern, and stationery of all kinds, together with a great variety of useful and ornamental articles classed in the trade as "novelties." The house is a recognized head-quarters for everything in its line. Mr. Winter began business as far back as 1860, and since 1869 has been at the present site where he has achieved a success commensurate with his fair and equitable dealing.

S. L. Drake, Books, Stationery, and Wall Paper, Artists' Materials a Specialty, No. 29 Wall Street.—This business was first started in 1882 by Wm. F. Folley, Esq., who in 1883 was succeeded by the present proprietor. The store, 25x100 feet in size, is fitted up in elegant style with plate-glass front and all the modern interior adjuncts of convenience and attractiveness. Upon the shelves and counters is displayed a large carefully selected stock of books—ancient and modern, and upon all topics, stationery of all kinds, wall paper and artists' materials, the latter a specialty. These goods are selected with due regard for the requirements of all classes of customers, and represent the newest productions in the several departments. Two clerks are kept busy, in supplying the wants of the numerous patronage, the house is a recognized head-quarters for everything in its line. Mr. Drake is a native of Troy and an active and able young business man, and by his well-directed efforts he has built up a fine trade.

Dondero & Cuneo, Wholesale and Retail Dealers in Fruits, Nuts, and Confectionery, No. 25 Wall Street.—This enterprising and prosperous firm was established here in 1881, and at its inception may be said to have bounded into prominence, building up in a short time a flourishing business. They occupy a 25x60 two-story structure, with neatly appointed and spacious store, and carry constantly on hand an extensive and finely assorted stock, which includes choice foreign, California, and domestic fruits of all kinds, nuts of every description, and berries in season; also pure, wholesome, and delicious confections, candies, delicacies, and kindred toothsome products in great variety, and altogether they do a large and growing city and country trade. Messrs. John Dondero, is a native of France, and Joseph Cuneo a native of Italy; but they have resided in this country over a quarter of a century, the former having been engaged in the same line in New York, and the latter at Rome, this State, for many years prior to starting in business in Kingston.

POUGHKEEPSIE.

THE city of Poughkeepsie has a beautiful location on the east bank of the historic Hudson, and is justly regarded as the finest residence city on the river. From this fact it has been given the complimentary title of "The Queen City of the Hudson." It is situated not only midway between New York and Albany—being seventy-five miles distant from each city—but also midway between the Highlands and the Catskills, commanding a view of the mountain portals on the south and the mountain overlook on the north—the Gibraltar of Revolutionary fame, and the dreamland of Rip Van Winkle. The singular and impressive name of Poughkeepsie is said to have originated from that given it by the Indians, namely, "Apokeepsing," signifying "safe harbor." Near the steamboat landing in the river is a bold rock jutting into the stream, known as Kaal Rock, meaning, in the Indian tongue, barren rock, whence calls were formerly made to passing vessels; and here, probably, the natives found a safe harbor, or landing place, for their birch canoes. To whatever origin the name Poughkeepsie may be attributed, it is asserted that there are forty different ways of spelling it, and that every year the post-office record indulges in the amusement of supplying a new one.

The location of the city is such as to secure to it every possible facility of transportation, and a competition between railroad and steamboat navigation that inures to the advantage of the private citizen, the merchant, and the manufacturer in the matter of passenger fares and freight rates. The largest ocean steamer can reach the wharf at Poughkeepsie without the least obstruction when once she has passed the bar at the entrance to New York harbor, for the depth of water at every point is much greater all along the course than at the bar. Poughkeepsie has, in fact, not only a connection with every shore washed by the waters of the ocean, but by means of the river and the Erie and Champlain canals has cheap communication with all points on the great chain of lakes. Quick transit facilities and connection with the great network of railways of the country are supplied by the New York Central and Hudson River Railroad, which passes through the city at a short distance from the river-front. Many manufactories and mercantile establishments are situated between the river and the railroad, and, having wharfage on one side and the railroad on the other, these possess the fullest possible choice of transit service. No city in the country, therefore, enjoys better advantages in rates or service, and the river is a perpetual guarantee that no discrimination can ever be made by the railway company against Poughkeepsie, a fact of the greatest importance to all interested in present or prospective business ventures. In addition to the great advantages mentioned, there are others of no less of importance in store for the city, and these will be realized when the iron bridge now in course of construction across the river by the Poughkeepsie Bridge Company is completed.

Under the authority of the legislature this company has power to erect eight piers in the channel of the river—a franchise never granted to any other company. The work of construction was begun several years ago, and the delay in the completion of the work was occasioned by the failure of the contractors to carry out obligations they had entered into. In 1886 the capital of the company was increased, and a contract was then entered into with that responsible concern the Union Bridge Company of New York to finish the work. The bridge when completed will be one of the finest structures of its kind in the world. It will consist of three spans, three of which will be cantilevers, each 550 feet long, and two trusses each measuring 525 feet. These rest upon steel towers, which stand upon stone piers built up from the rock more than 100 feet beneath the surface, and having 500 feet of clear space between them. The height of the bridge is 130 feet in the clear beneath the trusses, 160 feet beneath the centres of the cantilever spans, and 212 feet to the rail, which is laid upon the upper chord. The entire length of the structure, including

the viaduct approach on the east side, is a little less than one mile. It is to have a double track and to be capable of supporting two eighty-five-ton engines with a rolling load of three thousand pounds to the linear foot. The completion of this bridge will undoubtedly bring to Poughkeepsie an influx of trade such as the city has never known in the whole course of its history. It will secure such increased facilities for obtaining fuel at cheaper rates, and such enlarged transit and other advantages with the great coal fields of Pennsylvania and the southern sections of the country, as will become standing inducements to manufacturers to come and establish new industries and to merchants to locate here for the purposes of trade. Indeed, in the face of the prospects held out by the construction of this iron highway over the Hudson it needs no spirit of prophesy to foretell that Poughkeepsie will, within the next decade or two, become the largest city within a hundred miles of it in either direction west or east, as it now is within seventy-five miles north or south. Though the bridge is yet incomplete there is now in operation one railroad in connection with it. This is the Poughkeepsie, Hartford and Boston, leading to Hartford, and connecting with the entire system of New

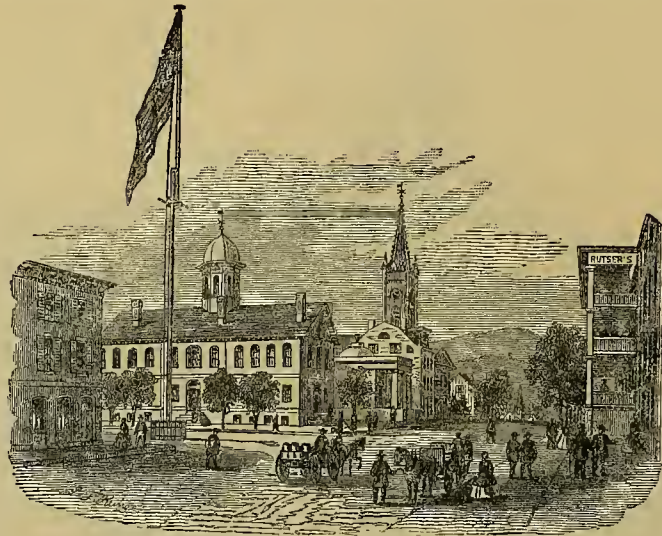


Post Office, Poughkeepsie.

England roads. A road is also located to Hopewell Junction, on the New York and New England, and its construction will soon be accomplished. This affords two distinct routes, and a third has been talked of. It is certain, at any rate, that ample means of communication will be provided, and that the competition between the roads will always make them eager to accommodate, and keep rates down to the minimum. Westward a railroad has also been located to the New Jersey state line, and it will connect with all the trunk lines on the west. There are seven railroads to which the Bridge at Poughkeepsie will afford the shortest and best route to New England: the New York, Ontario and Western; New York, Lake Erie and Western; Delaware, Lackawanna and Western; Lehigh Valley; Philadelphia and Reading; Pennsylvania railroad, and Baltimore and Ohio. The Bridge Company is required, by the terms of its charter, to grant equal facilities and terms to all these, and if the connecting road does not the several railroad corporations will build lines of their own. The opportunities for shipment westward will, therefore, be equally as good as those

now enjoyed in other directions, and Poughkeepsie, as a great railroad centre, will become a place of exchange and distribution unsurpassed by any city in America. The westward lines of road lead directly to the anthracite coal fields of Pennsylvania, and will make fuel as cheap here as at any point on tide water. Every consideration of economy and advantage will consequently tend to cause manufacturers to seek a location here.

The foundation or settlement of Poughkeepsie dates back one hundred and ninety years, the first settlers, who were Dutch, having arrived about the year 1698. Historians are at variance upon certain points connected with the settlement of the "Queen City of the Hudson." While we are told that the settlement was made in 1698, we are at the same time informed that the first house was built in 1702; and one writer ventures to assert that this house was not erected until 1705. While the historians disagree as to dates they agree that this house was built by one Van Kleck. A stone structure, with loopholes in its walls, is still pointed out to visitors to Poughkeepsie as the veritable abode of the said Van Kleck. Unlike most other cities on the banks of the historic Hudson Poughkeepsie has no tales to tell of Indian horrors or of desolating and bloody struggles between white men for dominion over the land. The British, when they sailed up the Hudson during the Revolutionary war, and prior to the burning of the town of Esopus, now known as Kingston, sent one cannon shot through the old Livingstone House situated just south of Poughkeepsie ;:

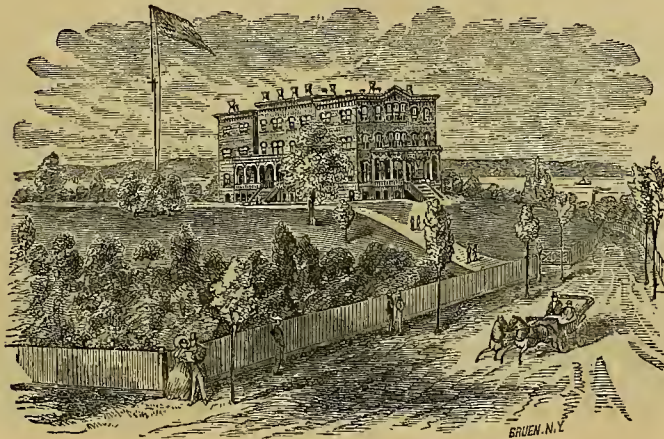


Court House, Poughkeepsie.

but beyond this incident Poughkeepsie has known nothing of the terrors of war. Her sons, however, have lacked neither courage nor devotion to their country's cause when her honor or her integrity have been at stake. In the Revolutionary struggle, in the war of 1812, and in the days of the Rebellion they fought by flood and field against the foe, and their memories are kept green by their surviving fellow citizens.

During the last century Poughkeepsie's growth in population and trade was slow; but during the present century the city has fully made amends for this, and the prospects are that the future will witness an unusual development in this respect. In 1777 and 1778, however, Poughkeepsie was regarded in those troublous times as of sufficient importance to become the capital of the State. Esopus, where the Legislature had previously met, had fallen to the hands of the British, who by fire destroyed the meeting house of the law makers, and the enemy had also taken possession of New York City. In 1788 the State Convention for the ratification for the Federal Constitution also met here. Fifty-seven members were present and after a long debate, in which such men as Governor Clinton, John Jay, and Alexander Hamilton took part, the constitution was ratified by a majority of three, and the State of New York became a part of the Union. The centennial of this event was celebrated with great pomp and circumstance on July 26, 1888, and the event was a red-letter day in the history of Poughkeepsie.

The greater portion of the city is built on a tableland, from 150 to 200 feet above the river, back of which is College Hill, whose summit is 500 feet above the city. The elevated land on which the city stands, extends into the river by two bold promontories on the north and south, these forming a large open basin in front of the landing that to the Indians was probably a refuge of safety. The streets are regularly laid out, and are spacious, well paved, cleanly kept, and efficiently illuminated at night by gas and electricity. Indeed, Poughkeepsie has been pronounced the best lighted city in the country. Main Street, leading back from the landing, is the principal street, and a horse railroad renders quick transit service between all points of the city. If by reason of its size, surroundings and situation, its natural beauty, the purity of its air and the healthiness of its climate, Poughkeepsie retains something of a rural character, it nevertheless possesses all the conveniences and advantages associated with city life. Everything that can contribute to make life enjoyable is provided. The sewerage system is as thorough and complete as modern science can devise, and the water supply, which is taken from the Hudson and passed through a system of filters before being pumped into the reservoir, is always abundant, pure and wholesome. The scenery in and around the city is of the most charming description, and it would be difficult to find a more attractive or more desirable place of residence. The roads branching out in every direction from the city are kept in fine

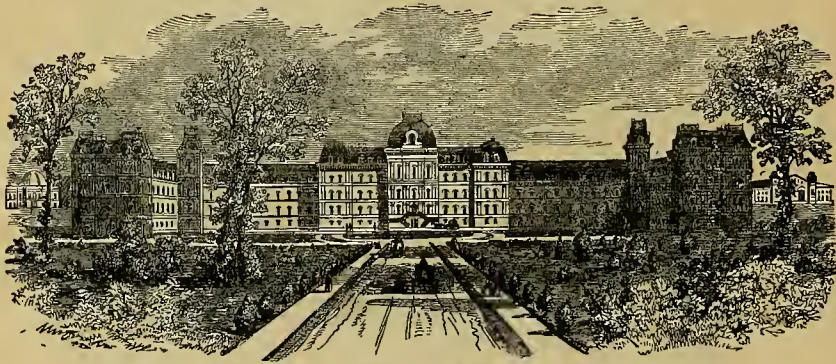


Riverview Academy, Poughkeepsie.

order and furnish a series of drives that are unrivalled in attractiveness. Among the most popular and pleasant of these are the highways leading northward to Hyde Park and southward to New Hamburg. These are shaded by beautiful trees, and lined by numerous elegant residences, which command a splendid view of the river. The surrounding country supplies produce in abundance and of the finest quality at the cheapest rates, while rents are remarkably low. Water rates, too, are low and the city taxes will compare favorably with those of other communities possessing the same sanitary advantages as Poughkeepsie. There is no lack of means for public amusement and entertainment. An opera house, with a seating capacity for 2,200 persons, and possessing ample stage accommodations, is available for the display of histrionic and musical talent. In the winter sources of instructive and interesting lectures are given in the Lyceum by noted speakers, and three local musical organizations of a high order of merit afford frequent entertainments. The "Amrita," a large and handsomely appointed club-house, forms a social centre of wide and healthful influence. The Young Men's Christian Association occupy, on the corner of Main and Washington Streets, a substantial and elegantly appointed building, containing spacious parlors, reading, class, and assembly rooms, gymnasium, etc. Here nearly all the undenominational religious and benevolent organizations of the city have their headquarters, and here young men of all classes find a Christian welcome and a home. A Young Women's Christian Association, occupying commodious and well appointed rooms, also offers like entertainment and help to young women.

Poughkeepsie has just cause to feel proud of its educational advantages and facilities. It is frequently referred to as the "City of Schools." The public school system was adopted here in 1843, and the city

now owns an adequate number of substantial, commodious school-houses, which are in charge of a staff of teachers proficient in tuition. The High School building is an architectural ornament to the city, and in it is located the City Library, comprising 15,000 volumes, free to all residents. The course of study in the school extends to the higher English branches, and some knowledge of the sciences and classics. Some years ago, through the munificence of Messrs. Matthew and John Guy Vassar, the Vassar Brothers' Institute was erected for affording popular scientific studies and literary discussions. This institute is largely attended, and it possesses a museum of mineralogical, botanical and zoölogical specimens from the neighborhood of great value. The most important of the educational institutions of Poughkeepsie is Vassar College, the pioneer college for women in the world. It is situated two miles from the city and was founded by Matthew Vassar in 1861, and opened in September, 1865, the purpose being, as he stated in his gift, "to found and perpetuate an institution which should accomplish for young women what our colleges are accomplishing for young men." He gave to the College its spacious grounds, covering two hundred acres, and situated just east of the limits of the city, erected the buildings, and furnished and equipped them with apparatus, an art gallery, the foundation of scientific cabinets, and all other appurtenances, ready for work, at a cost of about half a million of dollars, and in his will gave it additional funds amounting to two hundred and seventy-five thousand dollars. It has since been further endowed by the gift of one hundred and thirty thousand dollars from Matthew Vassar, Jr., and there have been several other gifts of scholarships, etc., from various persons. A building for use as a chemical and physical



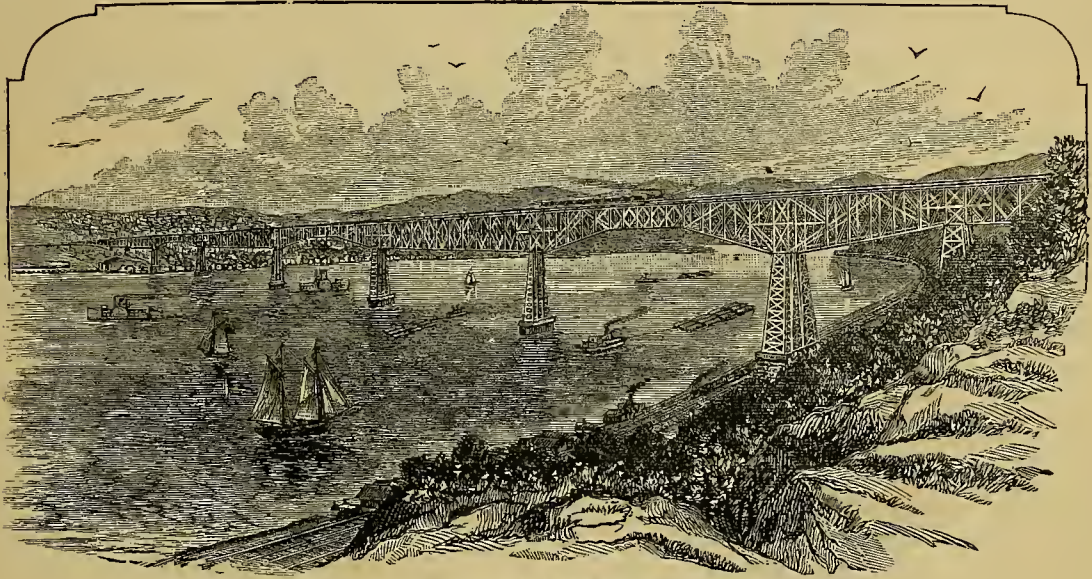
Vassar College.

laboratory has also been erected by the Vassar Brothers, and a botanical conservatory by Mr. W. R. Farrington. The grounds are beautifully diversified, and are nearly all reserved for the use of the students, a system of carefully-kept walks leading to every part, and the whole having been arranged and planted with shrubbery by skillful landscape gardeners. They comprise a beautiful lake, which is used for boating in summer and skating in winter, a playground, where tennis tournaments are held and other games played, and at one point, known as "Sunset Hill," rise to an eminence commanding a fine view of the surrounding country. The principal edifice is five hundred feet in length, with a depth through the centre of about two hundred feet, and at the transverse wings of one hundred and sixty-four feet. The centre building and wings are five stories high, and the rest of the building four stories. It contains six independent dwellings for resident officers, a chapel, dining-hall, parlors, library, suites of rooms for recitations and lectures, and accommodations for about four hundred students, with the necessary complement of attendants. Another equally widely known institution is Eastman's Business College, founded in 1858 by the Hon. H. G. Eastman, and it has since taken rank as the largest and most successful college of its kind in the world. Among other important educational institutions are the Riverview Military Academy, Poughkeepsie Military Institute, Lyndon Hall School for girls, etc.

The benevolent institutions of the city comprise a Home for the Friendless, a Home for Aged Women, a Home for Aged Men, and a Hospital. The two last named were built and endowed by the philanthropists, Messrs. Matthew and John Guy Vassar. In addition to these there are many other benevolent and protective societies, and numerous social associations.

The various religious denominations have upwards of twenty churches, and many of the edifices are rich in architectural design and ornamentation. There are numerous handsome public buildings, among which may be mentioned the City Hall, the new Post-office, the Court House of Dutchess County (Poughkeepsie being the county capital), the Vassar Brothers' Hospital, etc.

Poughkeepsie, the half way place between the political and commercial capitals of the State, is not alone noted for its beauty as a residential location, but for its manufacturing and commercial enterprises. Its industrial occupations are of a diversified character, and embrace iron foundries and machine works, the manufacture of glass, horseshoes, coffee, spice, grain and drug mills, chairs, pottery, carpets, silk goods, carriage springs, shirts, skirts, clothing, sashes and blinds, spring beds, glazed paper, and paper boxes and bags, leather, soap, barrels, pins, dye-woods, flour, agricultural implements, carriages, etc.



Poughkeepsie Bridge.

The main thoroughfares are lined with well appointed and thoroughly equipped marts of trade, and every branch of commerce is carried on with spirit and progressiveness in this favored city. Banking facilities are contributed by six national, one private, and one savings banks.

Poughkeepsie is liberal in its support of the press, which exercises a power for good in the community. There are three daily papers, two published in the morning and one in the afternoon, each of which has also a weekly edition. These are conducted with spirit, ability, and dignity.

Poughkeepsie was raised to the rank of a city in 1854, and is divided into six wards, each of which elects two members of the Board of Aldermen. The following are now the city officers: mayor, Edward Elsworth; recorder, Cyrenus P. Dorland; treasurer, Frank Hasbrouck; attorney, Charles B. Herrick; chamberlain, Keran Lawler; assessor, Horace F. Clark; justices of the peace, C. L. Odell and J. Morschauser, Jr.

For a detailed description of the leading industrial and commercial enterprises carried on in the city, the reader is referred to the following pages.

CITY OF POUGHKEEPSIE.

Eastman Business College, Clement C. Gaines, President.—It is thus imperative that the young, who intend to embark on a mercantile career should beforehand thoroughly prepare themselves for the struggle by a course of education specially directed to the needs and requirements of those entering commercial life. There are numerous institutions in the United States specially devoted to imparting a business education. Prominent among these is the famous Eastman Business College, now in its twenty-eighth year of honored and useful existence. Its foundation was laid by Harvey G. Eastman in 1859, without much capital. It required immense energy and indomitable will to put forth under difficulties of no small magnitude so large a scheme as he had in mind; but he faced obstacles bravely, and succeeded in planting a notable institution with a rapidity that was almost phenomenal. In about five years, after commencing with a single student, Eastman College numbered, if our memory serve us correctly, from 1,500 to 1,600 students, drawn from all parts of the United States, from foreign countries and from the islands of the sea. We believe we are not wrong in saying that no other school of any sort in this country ever gained so large a list of pupils as this, or has averaged anywhere near so many as Eastman College can boast. But the secret is not far to find. The atmosphere shed by Eastman College is an atmosphere of purpose and energy. It is devoted to fitting young men and young women—for it receives young ladies who desire a practical education—for actual business of all kinds and descriptions. It is itself, in fact, an immense epitome of all the typical varieties of business done in the world. The business of the merchant, the manufacturer, the banker, the importer and jobber, the expressman and the insurance company, the real estate agent and the broker; in short, more kinds than we can name, including telegraphy, phonography, penmanship, teaching, and the whole order of activities are here taught by a carefully devised system of object lessons devoted to each. The actual business itself, to be more specific, is in each case directly entered upon. The room of the great actual business department, measuring 145 feet in depth by 50 feet in width, is divided into six cities—Poughkeepsie, Boston, New York, Baltimore, Chicago and St. Louis. Every student is at the head of a business located in some street in one or the other of these great cities, and keeps his own books; or is engaged by some insurance company, express office, real estate office, broker's office, commission house, wholesale trade emporium or bank in *actual operation*, each forming its own integral part of the great sum of business done in this indoor world. The individual student assumes in each case the responsibility and care of the merchant, manufacturer, broker or banker. In banking, for instance, a currency is used of real value, accurate accounts are kept, the transactions are precisely such as occur in the world's business, and the bookkeeping and balances are as carefully looked after as if millions depended upon this scrupulous attention. We can hardly conceive of any work which a young man or woman may be called upon to do in the world, aside from the three professions of law, theology and medicine, any one of which, however, would be well supplemented by an Eastman College course, that is not absolutely provided for by this institution. In 1878 Mr. Eastman died, and for several years after his death Mrs. Eastman, although not the nominal, was the real and responsible head of the college. In 1884 Mrs. Eastman was married to Mr. Clement C. Gaines, A. B. B. L., of Virginia, formerly a member of the Chicago bar, but in more recent years engaged actively as a professor in the work of the Eastman College. Upon this gentleman the management of the college has worthily devolved and it is our firm conviction from personal knowledge both of his education, ability and experience, that continued prosperity is in store for this world-renowned institution. But the best witnesses, after all, on be-

half of Eastern College are its thousands of successful graduates scattered all over our United States and other countries, and engaged in responsible and profitable vocations. One can scarcely go amiss of them anywhere, nor visit a town which does not contain a number of them. Their prosperity attests, as no other testimonials can, the merits of Eastman College methods. It was one of the greatest pieces of good fortune that this school found its home in Poughkeepsie on the Hudson. The city is not only well situated, but it is pleasant and healthful, and not a few from the great cities find its splendid drives and country air a delightful change for the summer months. The admirable staff of professors and assistants of Eastman College is the same as for many years past, and has been retained not only in view of general culture and eminent ability in their several departments, but also with reference to those high social and moral qualities, which are so important in those, whom the students will eventually copy. Young men or their parents or guardians on their behalf, contemplating attending an institution of this kind, should write to the president of the Eastman College before coming to a final decision, and carefully read the college catalogue, as it will repay perusal by young and old. The president has ever given a hearty support to any measures best calculated to advance and perfect the facilities afforded to the young men and women of America, to secure a thorough business education.

E. O. Caldwell, Practical Watchmaker and Jeweler, No. 25 Market Street.—One of the leading city exponents of this important branch of skilled industry is Mr. E. O. Caldwell, practical watchmaker and jeweler. Mr. Caldwell is a native of this town, and early acquired an expert knowledge of his dual trade. As far back as 1866 he established for himself, and by superior work and fair and equitable methods soon reared a large and lucrative business. The present premises, to which the business was removed five years ago, are 20x72 feet in dimensions, and fitted up in a style representing all the modern conveniences and elegances. A well-selected and desirable stock of watches, clocks, jewelry, silverware, etc., is carried, two experienced assistants are employed, and the work turned out is invariably of the highest degree of artistic and mechanical excellence. Mr. Caldwell counts among his many patrons the high-class city and suburban custom. Mr. Caldwell is a high-degree member of the I. O. O. F.

P. C. Doherty, Plumbing, Steam and Hot Water Heating, etc. No. 97 Main Street.—A representative city establishment in its important branch of skilled industry is that of Mr. P. C. Doherty, plumber, steam fitter, etc., also dealer in stoves, ranges, heaters, gas fixtures, engineers' supplies, and copper, tin and sheet-metal work. The spacious premises, 30x100 feet in size, consist of a finely arranged salesroom, with a large well-equipped shop in the rear. The stock of heating and cooking apparatus, kitchen utensils, gas fixtures, engineers' supplies, etc., is one of the best selected and most complete to be found in the city, and the house is a recognized headquarters and favorite source of supply for everything in this line. Mr. Doherty keeps regularly employed a force of fourteen skilled workmen, and is prepared to execute in the highest degree of artistic and mechanical excellence all work incident to his trade. Mr. Doherty makes a specialty of sanitary plumbing, steam and hot-water heating, and his work in this line has won for him the substantial regard of a large and most desirable patronage, representing the high-class city and suburban custom. Mr. Doherty early acquired an expert knowledge of his trade, and subsequently for fourteen years filled a responsible position in one of the largest city establishments. In 1882 he embarked for himself at the present site.

Mitchell & Guylee, Machinists, Nos. 50 to 60 Pine Street.—The works conducted by Messrs. Mitchell & Guylee, the well-known machinists, near the Hudson River Railroad Freight Depot, form one of the leading establishments of the kind in Poughkeepsie. The business was originally established in 1868 by Messrs. Millard and Guylee, who were succeeded by the present firm in 1884. The works comprise a series of one and two-story frame buildings, covering an area of 150x200 feet, and are amply equipped with new and improved machinery, operated by a 40-horse power steam engine, while steady employment is given to thirty skilled workmen. Everything in the line of machine work is executed by this firm, and all work sent out is guaranteed to be first-class and perfect in every particular. Iron and brass castings, forgings, patterns, etc., are promptly furnished for all kinds of machine work, and all contracts and commissions are executed to the letter. The operations of the works are under the personal supervision of the members of the firm, whose vast practical experience and thorough skill serve to insure only such products as will withstand the most critical tests. The business of the house is steadily growing in magnitude and importance. The members of the firm, Messrs. Chas. Mitchell and John Guylee, are both practical machinists of established reputation, and are recognized as reliable representatives of their line.

John L. Disbrow, Manufacturer and Dealer in Improved Agricultural Implements, No. 420 Main Street.—As far back as 1852 Mr. Disbrow embarked in the present enterprise, and by his active and able management he has built up an extensive and lucrative general business. The premises, 20x120 feet in dimensions, are divided into a salesroom and shop, the former fitted up in a neat and convenient style, and heavily stocked with the various farm utilities handled, while the latter is supplied with all requisite manufacturing facilities. Mr. Disbrow makes a specialty of the manufacture of wooden and chain pumps for wells and cisterns, he employs a corps of five experienced mechanics, and his work in this line has long held a standard reputation for general utility and excellence. He also carries a stock embracing all kinds of farm machinery, and his facilities are unsurpassed for promptly and satisfactorily supplying the trade in this connection. Mr. Disbrow is a native of Westchester, New York, but for upward of half a century has made his home in this town. He early acquired a practical and thorough knowledge of his trade, and in his thirty-six years of consecutive business he has reared a prosperous country trade.

H. Behrens, Jr., Dentist, No. 288 Main Street.—An important branch of professional industry, and one of recognized utility in every well-ordered community, is that so ably represented in this city by H. Behrens, Jr., whose fine dental offices occupy an eligible site at No. 288 Main Street. Dr. Behrens was born in this city—and the only dental surgeon who is a native of Poughkeepsie—and acquired his profession at the Philadelphia Dental College, from which celebrated institution he was graduated in 1886 with the degree of Doctor of Dental Surgery. In May of the same year he returned to this, his native city, and began practising his profession, and since early in 1887 has been located at the present site. The premises are commodious and fitted up with all the modern elegances and conveniences. The surgery is supplied with all the newest and best improved dental methods and appliances, and everything pertaining to modern scientific dentistry is executed in the best manner on scientific and anatomic principles, and he knows exactly how to fit and form all his work to the peculiar conformations of each mouth. By superior work and popular methods Dr. Behrens has secured a large, liberal, and most desirable patronage representing the high-class town and suburban custom.

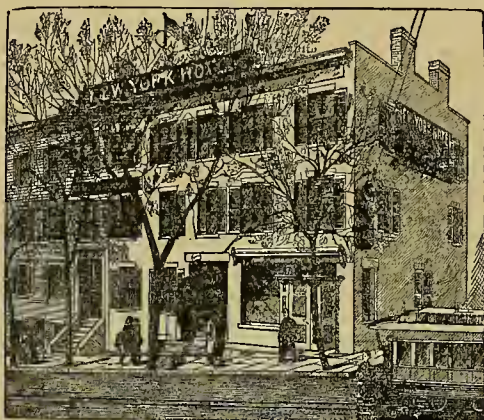
J. Schrauth, Wholesale and Retail Baker and Confectioner, No. 153 Main Street.—One of the attractive features of Main Street is the fine establishment of Mr. J. Schrauth, the popular baker and confectioner. The premises consist of a double store, 80x50 feet in dimensions, with large plate-glass show windows and elegant interior appointments, and a large bakery and ice-cream manufactory located in the rear and connecting with the salesrooms. The bakery is supplied with all the newest and best improved methods and ap-

pliances, and the ice-cream department is equally complete in all its appointments. Here are turned out in large quantities bread, cake, crackers, tea-cake, ice-cream, etc., in the highest degree of purity and general excellence, which are supplied to families and parties at short notice. In the attractive salesrooms is carried a full line of these goods, together with a superior line of confectionery and kindred delicacies. Ice-cream is served in a handsomely fitted up parlor devoted to the purpose, and in the transaction of the extensive general business a goodly corps of experienced hands is employed. The establishment is largely patronized by the high-class custom of the town, and catering for parties, weddings, etc., constitutes an important feature of the business, to which much attention is given. Mr. Schrauth although born in Germany, where he early learned his trade, has long resided in this city. He began business in 1865, with one store, but his ever-increasing trade soon created an imperative demand for larger premises, and in 1887 he added the adjoining store and enlarged his establishment to its present size. Mr. Schrauth has been for six years president of the Germania Singing Society, is a member of the order of Royal Good Fellows, also of the I. O. O. F.

W. C. Beesmer, Fine Groceries and Provisions, Teas, Coffees, Spices, etc., No. 225 Main Street.—A newly established merchant in the grocery line in this community, but one who by well-directed and popular management has already secured a large and lucrative patronage, is Mr. W. C. Beesmer. Mr. Beesmer is a native of Dutchess County, and has long been a prominent figure in Poughkeepsie trade circles, having been formerly for a number of years extensively engaged in the coal business. In the early part of 1887 he embarked in this enterprise. The commodious and attractive store is heavily stocked with everything pertaining to the retail grocery trade, also choice family provisions, etc. The goods are carefully selected from the most reputable sources of supply, and the house is a favorite purchasing depot for the best family trade. Two assistants and a delivery team are kept busy in supplying the wants of the numerous and continually increasing patronage.

W. T. Frost, Baker, No. 231 Main Street, Branch Stores at Nos. 373 and 514 Main Street.—The oldest bakery in Poughkeepsie is that conducted by Mr. W. T. Frost at No. 241 Main Street, and in addition to this establishment Mr. Frost has two branch stores at Nos. 373 and 514 Main Street. Mr. Frost was born in Connecticut, and has been a resident of this city for over forty years. The business was first inaugurated about 1825, and Mr. Frost became the proprietor in 1881. Thus for more than half a century this house has been a noted one among the mercantile houses of Poughkeepsie, and throughout its long career has enjoyed the confidence and liberal patronage of all classes in the community. At No. 231 Main Street is a well-appointed bakery where many hands are kept busy, in order to supply the people with the best bread, pie and cake that can be made. Mr. Frost is noted for using only the best material, and employs only competent men to make his goods, and consequently they are first-class in every respect, and the result could scarcely be otherwise than that the people have appreciated his efforts, and a great demand has been created for his goods. At the branch stores can always be found a supply of his goods, which is a great convenience to the people in the immediate vicinity of those stores, as they are enabled to get the same goods to be found in the bakery, and equally fresh. Mr. Frost's trade is not confined to the city alone, for besides running three wagons to supply the wholesale and retail trade of the city, he also ships his bread to different parts of the country. Courteous assistants are employed by Mr. Frost in his store, and prompt attention is guaranteed to all patrons, and all orders will be filled promptly at the lowest possible prices. A little more than a year and a half ago Mr. Frost opened another first-class bakery in one of the finest stores in the city of Yonkers, which is now almost in the suburbs of New York, and Mr. Frost is to-day acknowledged as the "leading baker" in that city, and is doing the finest trade there. Beside the bakery at No. 9 Main Street, he has two branch stores in different parts of the city, and has been obliged to put on two wagons to accommodate his increasing trade. While Mr. Frost is at the head of the concern, the business proper, both at Poughkeepsie and Yonkers, is managed by Mr. Frost's two sons, who, having had a large experience in business, have shown themselves capable of conducting it properly.

New York Hotel, Nos. 31, 33 and 35 Main Street, D. E. Madden, Proprietor.—The New York Hotel is one of the most creditable establishments in Poughkeepsie, and one of the best kept hostleries to be found in this section of the country. Its situation is admirable, at the entrance to the Hudson Railroad Depot, and all trains make a stop of ten minutes here. In construction it is safe, well-arranged and substantial, being built in the most approved modern style. There are four commodious floors, in which is comprised forty sleeping apartments, furnished in comfortable, tasteful style, and kept in scrupulously clean condition. The dining-room is one of the most prominent features. It is on a plane with Main Street, is spacious, airy, and well lighted, while its appointments are of such a



handsome character that they never fail to excite due admiration. The pride of the proprietor is his table. The terms are \$1.50 per day, while rooms may be had for 50 cents, 75 cents, and \$1.00. There is a fine billiard and pool room, excellent bar, and the place is lighted by electricity, and heated by steam. The proprietor, Mr. Daniel E. Madden, has been in control of his establishment since 1886, and has been signally successful in gaining the popular favor and patronage of the traveling public. Theatrical companies, with but few exceptions, make the New York Hotel their headquarters when in Poughkeepsie.

Innis & Co., Importers and Manufacturers of Dye Stuffs and Chemicals, Poughkeepsie Dye Works.—Few departments of commercial and industrial enterprise are of more direct value and importance to the community, than that in which the practical manufacturing chemist brings to bear his professional skill and experience. In this connection the attention of our readers is directed to the old established and representative firm of Messrs. Innis & Co., importers, manufacturers and dealers in dye woods, extract of logwood, dye stuffs, chemicals, and dyeing drugs, whose dye-wood works are eligibly located on the Hudson River, at Poughkeepsie, N. Y. The firm's New York office and salesrooms are No. 120 William Street. The Poughkeepsie works have an area of several acres. They are admirably equipped with the latest improved machinery, apparatus and appliances necessary for the systematic conduct of the business. Over one hundred workmen are employed in the various departments, and the machinery is driven by four steam engines of 300-horse power and four water wheels of greater power, making a combined power of steam and water of 500-horse. Messrs. Innis & Co. import by vessels direct from the West Indies, Mexico, South America, and India, all kinds of dye woods, which are prepared at their works for the world's markets. Their dyeing drugs, chemicals, and dye stuffs are unrivalled for quality, utility, reliability and uniform excellence, and have no superiors in America or Europe. The firm promptly fill the largest orders at the lowest ruling market prices, and their trade now extends not only throughout all sections of the United States and Canada, but also abroad. This business was originally established in 1816, and after several changes Gifford, Sherman & Innis succeeded to the management. In 1885 Messrs. H. & Wm. R. Innis formed the present co-partnership and assumed control. Both partners have had great experience in the manufacture

of dyeing stuffs and chemicals, and are fully conversant with every detail of this important industry and the requirements of the trade. They are highly esteemed in mercantile circles for their enterprise and just methods, and their prospects in the near future are of the most favorable character.

Dutchess County Mutual Insurance Co.—The Dutchess County Mutual Insurance Company, of Poughkeepsie, has been in active and successful operation for over fifty years, having been incorporated April 12, 1836. The sound and prudent management of the company, its careful selection of risks, its wise investment of funds, and the name which it has earned for liberal dealings with policy-holders, have been potent factors in the development of its importance, strength and patronage. It is a rule of the company to make as little delay in the settlement of claims as is consistent with a sound business policy. It insures dwellings, stores, shops and other buildings, household furniture, merchandise and other property, and counts among its insured a large number of prominent capitalists, property-owners and business men in this and adjoining states, who have investigated its history and methods, and who recognize in it that element of stability that is such an attractive feature to the seeker of fire insurance. To illustrate the splendid executive ability with which the affairs of the Dutchess County Mutual are managed, we have only to refer to the fifty-second annual report made December 31, 1887, which shows its total assets to be \$419,228.78; total liabilities, \$231,828.34; reserve for re-insurance, \$207,271.36; losses paid since organization, \$1,546,179.34. The executive officers of the company are L. H. Vail, president; J. J. Graham, secretary. Mr. Vail was secretary of the company for seven years, and was elected president in March, 1883, on the death of the former president. The present secretary, Mr. Graham, has long been identified with the interests of the company, and was elected to his present position in February, 1888. Both gentlemen are thoroughly posted in underwriting, and much of the success of the corporation is due to their untiring industry and high business qualifications. They retain the confidence of this community in the highest degree, and are accepted authority on all matters relating to fire insurance.

J. Rutherford & Son, Wholesale and Retail Dealers in Prime Meats, Poultry, Vegetables, etc., Cor. Mill and Bayeaux Streets.—Among the prominent city establishments in the provision line is that of Messrs. J. Rutherford & Son, wholesale and retail dealers in prime meats, poultry, vegetables, etc. This business was established in 1870, by the head of the present firm, who admitted his son, G. E. Rutherford, to copartnership in 1887. The present premises, which have been occupied one year, are 20x60 feet in dimensions, and fitted up with marble counters, natural wood fixtures, and in short all the modern adjuncts of convenience and attractiveness. A large, well-selected, and complete stock of the staple goods above enumerated is carried, two assistants are employed, and the house patronage is drawn from the best trade of the vicinity. Mr. Rutherford, Sr., is a native of New Jersey, and a practical and experienced man in the meat trade. He came to this city in 1870, and for ten years was located at the corner of Main and South Clinton Streets. Mr. Rutherford, Jr., was brought up in the business, and like his father enjoys the substantial regard of the trade.

Bloomer & Badgley, Grocers, No. 466 Main Street.—This business was founded in 1887 by the present firm, composed of Messrs. J. G. Bloomer and C. H. Badgley, and its subsequent development is indicative of an able and popular management. The store, 25x72 feet in dimensions, is a model of convenient and attractive appointment, and the stock displayed, comprising everything pertaining to the family grocery trade, is one of the best selected and most complete to be met with in the city trade. Two clerks and a delivery team supply the wants of the large and liberal patronage, and the trade of the house is drawn largely from the high-class family custom. Mr. Badgley is a Poughkeepsie, man and for a period of seven years prior to embarking in the present enterprise was engaged in the milk business in this city. Mr. Bloomer is also a native of the town, and until becoming a copartner in the present firm was a clerk in one of the leading grocery houses of the city.

The E. L. Bushnell Spring Co. (Limited), Patentees and Manufacturers of Patent Springs for Dwellings, Steamboats and Railway Cars, etc., No. 388 Main Street.—The patent springs for dwellings, steamboats and railways manufactured by the E. L. Bushnell Spring Co., Limited, who have factories at Poughkeepsie, N. Y., and Chicago, Ill., is found the perfection of springs for mattresses, and also for carriages, coaches and upholstery. Durable, simple of construction, strong, light and easy, they are unsurpassed for elegance and practical utility, and unequalled for ease and comfort. The industry so extensively carried on by this company is the most important of its line in the country. The founder of the business, Mr. E. L. Bushnell, is a native of Stanford, Dutchess County, N. Y., and came to Poughkeepsie in 1847. He at first turned his attention to the building of an iron furnace here, which was eminently successful, and subsequently travelled for patent rights, constantly developing his natural talent for invention. His crowning achievement was the patent car and mattress spring, which has been widely recognized as incomparable for reliability, durability and ease, and which Mr. Bushnell began to manufacture in 1870. In 1882, he patented Bushnell's new double spring-edged seat, which has proved a great improvement for cars, and unequalled for sleeping-berths by any like invention extant. In January, 1888, the present company was organized, with E. L. Bushnell, president; J. S. Bushnell, vice-president; E. M. Bushnell, secretary and treasurer. The business premises comprise a fine two-story building, 40x160 feet in dimensions, which is a model manufactory in all respects, being admirably equipped for rapid and perfect production, and furnishing steady employment to a very large force of skilled workmen. This company manufacture many different kinds of springs, among which are the Bushnell bed springs, patent spring-edge seats, patent car-seat springs, improved spring seats, etc. Thousands of their springs for beds, car-seats, etc., are in use all over the country, and have been subjected to the severest and most critical tests by the best railway and car builders in the world. As a result, they are now in constant use by the New York Central and Hudson River, the Pullman Palace Car Company, Wagner's Palace Car Company, the Delaware, Lackawanna and Western; the Philadelphia, Wilmington and Baltimore, the Pennsylvania Railroad Company, the New Jersey Central, the Chicago and Northwestern, the Baltimore and Ohio, the Boston and Maine, the Central Vermont, the C. B. & Q., the Delaware and Hudson Canal Company's Railroads, the Fitchburg, the Illinois Central, the Michigan Central, the Lake Shore and Michigan Southern, the New York and New England, the Southern Pacific, the Denver and Rio Grande, the Atchison, Topeka and Santa Fe, the Grand Trunk Railway, the New York, New Haven and Hartford, the Pittsburgh, Fort Wayne and Chicago, and many other lines of railroads. They are also advocated by such well known car builders as the Mason Manufacturing Company, the Gilbert Car Manufacturing Company, the Wakefield Rattan Company, the Cohurg Car Works, the Ohio Falls Car Company, the Bradley Car Works, the Laconia Car Works, the Woodruff Sleeping and Parlor Coach Company, the Jackson and Sharp Company, and many others. The spring mattresses are made entirely of the best procurable steel wire springs, so connected that each spring sustains the other throughout the full size of the bed, without impairing the life and elasticity of the springs, making the bed much the strongest in the centre, where the greatest endurance is required. They are in use in Vassar and other colleges, in all the leading hotels, and are sold by such prominent furniture houses as Benjamin Fitch & Co., of New York; Haskell & Son, of Boston; Kramer & Co., Philadelphia, and the best dealers everywhere. At the national exposition of railway appliances held in Chicago in 1883, this company was awarded the only medal given this class of goods. The resources and facilities of this company are so ample and perfect that the management is enabled to fill all orders promptly. Mr. E. L. Bushnell, the founder and controlling spirit of this mammoth enterprise, is a true type of the self-made man. For seven years he was engaged in a contest against the numerous infringements upon his patents, finally winning a complete triumph, and now enjoys a wide popularity and a deserved prosperity as the fruits of his native genius, his unremitting toil, and his well-directed enterprise. The vice-president, Mr. J. S. Bushnell, and the treasurer, Mr. E. M. Bushnell, are both sons of the president, and combine their energies and trained ability to form a management that deserves and receives the unbounded confidence of all classes of patrons.

Lane Brothers, Manufacturers of the Swift Mill, etc., for Coffee, Corn, Spices, etc.—A prominent and old-established house in Poughkeepsie, actively engaged in the manufacture of mills for coffee, spices, etc., is that of Messrs. Lane Brothers. This business was originally founded in Millbrook in 1845 by Beriah Swift, who conducted it till 1855, when the firm was changed to Swift and Lane. The present firm of Lane Brothers succeeded to the management in 1866. The copartners, Messrs. John G. and W. J. Lane, are thoroughly qualified and able machinists, fully conversant with every detail and feature of this industry. The firm have latterly changed the location from Millbrook to Poughkeepsie, having built entirely new works suited to their requirements on the bank of the Hudson River, and immediately adjoining the principal lines of railroad. The works are spacious and are fully equipped with the latest improved machinery, tools and appliances necessary for the successful prosecution of this industry. Fifty experienced and skilled mechanics and operatives are employed, and the machinery is driven by steam power. Messrs. Lane Brothers manufacture largely the Swift mill for coffee, corn, spices, etc., Lane's patent coffee roaster, Lane's patent self-measuring faucet, patent door hanger and improved steel track. Many thousands of the famous Swift mills are now in use in the United States and foreign countries, and the increased demand is a most gratifying and substantial evidence of their worth, while the prices quoted for them are extremely moderate. The firm have more than thirty styles of these Swift mills suited to coffee, grain and spices, and also for the pulverization of a large variety of other substances. Lane's patent measuring faucet has now stood the test of years, and is rapidly growing in public favor. Messrs. John G. and W. J. Lane are natives of Tarrytown, N. Y.

E. C. Adriance, Imported and Domestic Fancy Goods, Laces, Embroideries, Kid Gloves, Hosiery, Corsets, Worsteds, etc., No. 338 Main Street.—No mercantile establishment in this city stands higher in the popular favor as a purchasing depot, or enjoys a larger or more desirable patronage than that of Mr. E. C. Adriance, dealer in imported and domestic fancy goods, laces, embroideries, kid gloves, hosiery, corsets, worsteds, novelties etc. The spacious salesroom 20x90 feet in size, is fitted up in a style representing all the modern adjuncts of convenience and elegance, and with its plate glass show windows and handsome exterior appointments forms one of the attractive features of this popular shopping avenue. The stock of goods displayed represents all the newest and most fashionable patterns and styles, and is one of the largest, best selected and most complete to be found outside the leading metropolitan houses. A corps of five clerks is busily employed in supplying the wants of the many patrons of the establishment, which is generally regarded as a headquarters for goods in its line. This house was founded in 1868 by Messrs. Vail and Adriance, the latter succeeding to the sole proprietorship in 1872, and prior to 1885, when a removal was made to the present eligible site, the business was located on the opposite side of the street. Mr. Adriance is a native of Poughkeepsie and a practical, go-ahead and thoroughly able business man. In addition to the Poughkeepsie establishment he has now branch stores at Newburgh and Kingston for the sale of the Light Running Domestic Sewing Machines, for which he has the agency.

John G. Martin, Coal, foot of Pine Street, Southwick's Dock.—Among the popular merchants of this city in his important line of trade should be mentioned Mr. John G. Martin, dealer in all the best grades of coal, with premises at the foot of Pine Street. Mr. Martin has been established since 1887 only, but in this period has reared a prosperous and fast increasing business. The yards and sheds are very desirably located on the river front, and the stock carried is well-selected, comprehensive and complete in all respects. A competent force of men and teams is employed in supplying the wants of the numerous patronage representing the best custom of the vicinity, and the annual business is of most prosperous aggregate. Mr. Martin is a gentleman well-known and generally respected in this his native city. He was for twenty-three years the depot master and freight agent at Poughkeepsie for the N. Y. Central and Hudson River R. R., which position he resigned in the early part of 1887 to embark in the enterprise in which he has since been most successfully engaged.

The Edward Storm Spring Co., (Limited), Manufacturers of the Edward Storm Side Bar Springs.—A representative industrial establishment in Poughkeepsie is that of the Edward Storm Spring Company (Limited), which possesses a wide reputation as manufacturers of numerous specialties of great value and importance, chief among which is the celebrated Edward Storm Side Bar Springs, over one hundred thousand sets of which are now in use and running from Maine to California. The business was originally established here in 1876 by Mr. Edward Storm, the inventor and patentee of the famous bar springs which bear his name; and in 1878 the present company was organized, with the following officers, viz.: Edward Storm, president; Geo. W. Storm, treasurer; A. S. Humphrey, secretary. The business premises comprise a two-story building, 60x60 feet in dimensions, which is fully equipped with new and improved machinery, operated by a 30-horse power steam engine, and steady employment is given to thirty skilled and expert hands. Among the important specialties manufactured by this company is the New York Safety Dumb Waiter, the simplest, most durable, and economical waiter ever made; lifting easily from forty to fifty pounds. It is first-class in all its appointments, and appeals to the intelligence of architects, builders, and owners of private dwellings, hotels, and apartment houses. It moves with perfect ease, and any child of ten years can operate it. It is absolutely noiseless and has no parts that are liable to breakage. There being only one size of fixtures for any size of waiter, there is only one price, viz.: \$15 per set. The Humphrey Pony Hand Elevator, also manufactured by this company, is just the thing for light store and factory work, hospitals, and public buildings, for trunk and invalid lifts, and for carrying coal, flour, ashes, and other heavy substances in tenements, flats, and private dwellings. It has a capacity of 500 pounds, and is so simple in construction and sold at so low a price that it can be used in many places instead of a dumb-waiter, while lifting 500 pounds easily. Price of fixtures, \$36 per set. This company also makes Cannon's Diamond Point Nail Set, patented May 19, 1885, the most popular and best appreciated mechanics' tool ever made. Each set is fully warranted, and prices and terms are given upon application. Mr. Storm, the president and founder of this enterprise, is a native of Poughkeepsie, and one of its leading manufacturers and business men, widely esteemed for his inventive genius, practical skill, and enterprising, reliable, and progressive business methods. The treasurer, Mr. George W. Storm, is a son of the president, while Mr. Humphrey, the secretary, has been for many years connected with this line of business.

William H. Ritter, Plumber, Gas and Steam Fitter, Tin and Sheet-Iron Work, etc., No. 137 Main Street.—An important branch of skilled industry is that so ably represented in this city by Mr. William H. Ritter, plumber, gas, and steam fitter, and tin and sheet-iron worker at No. 137 Main Street. This house is the oldest in its line in the city having been established as far back as 1848, the present proprietor taking possession in May, 1888. The premises are very spacious, and the general appointment represents all the modern adjuncts of convenience and utility. In the attractive salesroom is shown a superior line of furnaces, heating and cooking stoves, ranges, boilers, sinks, and everything in the line of tin and sheet-iron ware pertaining to the trade. The shop is provided with all the best improved tools and mechanical appliances for the advantageous prosecution of the extensive business in this department which includes all kinds of sanitary plumbing, gas and steam fitting, tin, and sheet-iron work, etc. A goodly corps of skilful and experienced hands is regularly employed, and the work turned out is of the highest degree of excellence in all respects. Mr. Ritter was born in Elizabeth, N. J., and has been a resident of Poughkeepsie for sixteen years. He is a practical exponent of his dual trade. He began business on "the Hill" in 1884, and was here located until May 1st of the current year, when he succeeded to the present enterprise. Under his active and able management the business has already been largely developed. The house is the largest and best equipped in its line in the city, and its proprietor is justly regarded as a representative and deservedly successful Poughkeepsie merchant.

Van Wyck & Collins, Steam Marble and Granite Works, Nos. 175 and 177 Main Street.—This house has been prominent in the trade since 1814, when it was founded by one Tilden, and, after sev-

eral changes the firm of Miller & Van Wyck took possession in 1867, and were succeeded in 1881 by the present firm. The works cover an area of 72x250 feet, and comprise a two-story brick building, 72x40 feet in size, with large yards and sheds, affording every possible facility for cutting, rubbing, and polishing granite and marble, including ample steam power, and steady employment is given to thirteen skilled hands. For originality of design and elaborate finish in their output, these works are not excelled in this section of the country. A large stock of monuments are kept on hand, and every facility is provided for the manufacture of any style to order. In marble and slate mantels this house offers over one hundred different styles from which to choose, and the display in this line is the finest in the city. This firm deals in American and Scotch granite, Italian and Vermont marble for monumental building, and cemetery work of every description, and is the only house here that does its own stone-cutting. Its trade is large, first-class, and influential throughout the state. The individual members of the firm, Messrs. B. W. Van Wyck and M. W. Collins, are both natives of Poughkeepsie, practical and experienced masters of their trade. Mr. Van Wyck was a member of the 128th N. Y. Vols. during the war, is prominent in Grand Army circles, and a member of the board of education. Mr. Collins has served as county superintendent of schools, and both gentlemen are deservedly respected in public and private life.

F. Hengstebeck, Down-Town Hardware, Tin and Stove Store, No. 123 Main Street.—Mr. F. Hengstebeck has the distinction of being the oldest stove and hardware dealer in Poughkeepsie. He began business forty-one years ago at No. 137 Main Street, and here he remained until May, 1888, when he removed to his present stand at No. 123 on the same thoroughfare. His long and honorable business career has won him the respect and confidence of all classes of the community, and goods purchased through him are implicitly accepted as being exactly what they are represented to be, for his reputation for fair and honorable dealing, and for being liberal in his prices, is a most enviable one. The store has an area of 72x25 feet, is finely fitted up and neatly arranged, and at the rear of it is a well equipped workshop for the repairing of stoves, and the manufacture of all kinds of tin, copper, zinc, and sheet-iron ware. The stock carried is a large and comprehensive one, and embraces a full and complete line of builders' and general hardware, stoves and ranges in great variety, stove repairs, tin ware, and house furnishing goods in great variety. Mr. Hengstebeck is the sole agent for the Rossmore, Banner, Niagara, and other cooking stoves, Universal, Home Universal, Grand Universal, and Round Universal parlor stoves, and first-class ranges. Conceded by all to be the best stoves in the market. Competent workmen are employed in the workshop, and all orders are given immediate and careful attention. High cash prices are paid for copper, brass, lead, and zinc. Mr. Hengstebeck is ably assisted in the business by his son Andrew, who is a native of this city, and several clerks. Mr. Hengstebeck was born in Germany, and during our civil war was in active service as captain of the 21st New York Volunteers, and lieutenant of the same company. He is now captain of the 21st N. G. S. N. Y., and is a popular veteran.

Willard H. Crosby, Undertaker, No. 389 Main Street.—An important branch of professional industry is that so ably and long represented in this city by Mr. Willard H. Crosby, practical undertaker. Mr. Crosby was born in New Hampshire, but since 1849 has made his home in this city. He acquired an expert knowledge of his profession, and embarked in the business for himself in 1879 with a co-partner. The business from the start has been growing in volume, and the house to-day has no leader in this section. Since 1882 Mr. Crosby has been sole proprietor of the business which, under his able and popular management, has been materially extended. The premises are commodious and well arranged, and the general complete appointment embraces all the modern adjuncts of convenience and elegance. The wareroom contains a full and complete stock of caskets, coffins, robes, etc., and the undertaking department is supplied with all the newest and best improved methods and appliances. The work performed is invariably of the highest degree of excellence in all respects, and the fairness and equitable dealing of the house have given it a popularity from which accrues a large patronage, representing the high-class custom of the city and vicinity.

O. M. Lewis, Diamonds, Watches and Jewelry, No. 215 Main Street.—The jewelry trade, like all other branches of industrial activity, is ably represented in Poughkeepsie, a representative house in this line being that cited in the above heading. This business was founded in 1875, and from its inception has been characterized by a degree of prosperity in keeping with the exceptional energy and executive ability devoted to its management. The large and commodious salesroom is fitted up in a style which embodies all the modern ideas of elegance, convenience and utility, and in the fine plate glass show windows and equally elegant wall cabinets and counter cases is displayed one of the largest, best selected and most complete stocks of diamonds, watches, and jewelry, to be met with outside of the largest metropolitan establishments. The house is, and has long been, a recognized headquarters for goods in its line, and the large and liberal patronage received is drawn from the high-class custom of the vicinity. Particular attention is given to all kinds of repairing, which is executed in the best manner by a competent force of experienced and skilful workmen. Mr. Lewis, the founder of the business, was from New York City, and for many years was located in the metropolis. Prior to 1861 he was engaged in the clothing trade as a member of the then prominent firm of Lewis and Hanford. At this date he embarked in the jewelry business in New York, remaining at this point until 1875, when he removed to Poughkeepsie and founded the fine enterprise above described. Since the death of Mr. Lewis in 1883 the business has been continued by his widow. Mrs. Lewis is a member of one of the old and honored Dutchess County families, her uncle being the celebrated clergyman, Dr. Babcock. Mrs. Lewis was educated at Poughkeepsie, and subsequently went to New York City, where, prior to her marriage, she filled the responsible position of bookkeeper in a prominent mercantile house. Being a lady of exceptional business tact and executive ability, she has, since the death of her husband, prosecuted the enterprise in hand with signal energy and success, and by her well-directed and popular management has largely increased the business, and placed the house in the front rank of representative mercantile industries of the town. Mrs. Lewis occupies a prominent and influential position in the best social circles, also, and is generally esteemed in the community.

The Merchants' National Bank, of Poughkeepsie, N. Y.—The history of the Merchants' National Bank, of Poughkeepsie, verifies the well-established fact that a great financial institution, having men of conservative characteristics and sound judgment at the helm, must surely become successful and prosperous. One must go back—to 1845—to arrive at the year when this bank was originally incorporated, and twenty years later, on June 10, 1865, it was reorganized under the national banking laws. It is, indeed, one of the old and honored landmarks of the city. Swinging a heavy capital, controlled by founders and promoters of unquestioned integrity and long-proved ability, it has not only proved a pillar of strength in time of great financial necessity and fear, but has upheld and fostered the material interests of the entire mercantile and manufacturing community. Its watchwords have been prudence and economy—prudence in investments, economy in expenses of handling business—and from these two walls of strength have sprung a solid arch of prosperity and profit. Its principal characteristics are those which tend to inspire and maintain success—namely, ample capital, good connections, unlimited backing, the confidence of commercial circles, and the highest standing in the business world. A bank so long established, and having gone so far in its career with ever-growing success, is, of course, an assurance of permanency, but there is more than mere "solidity," as the word goes, which has contributed to its prosperity and popularity. Although founded upon a rock, it has been each twelve months raised above the level of the year before. It is not pervaded with "old foginess," but has, in every particular, kept abreast of the times. The management has ever been characterized by that spirit of caution or vigorous conservatism which marks out new paths and follows them surely. These are among the great factors that produce a sound and healthy bank. The most convincing proof, however, is shown by the fact that when the capital of the bank is \$175,000 it has a surplus of \$150,000, which is a showing hard to match. This institution does a regular legitimate banking business in deposits, loans, collections, exchange, etc.; receives accounts of banks, bankers, manufacturers, merchants and others on the most favorable

terms, remits collections at lowest rates, and renders thorough satisfaction to all customers. It also added, on May 1, 1888, a safe deposit department, which is, in itself, a proof of the enterprise of the management, and is being liberally patronized as a source of security and safety for all kinds of valuables. The chief executive officer of the bank during a long period has been Mr. L. G. Dodge, one of the best-known citizens of Poughkeepsie. His record as president proves him a successful banker, while his advice and opinions in financial matters are looked upon by the business community as being as good, sound, and reliable as can be had from any source. The vice-president is Mr. Albert Tower, a man of large means, who for the last twenty-five years has been the most successful business man in Poughkeepsie. Largely interested in iron mining and manufacturing, his extensive knowledge of men and business matters give weight and solidity to any actions or questions that may come before the board of directors. The cashier, Mr. Walter C. Fonda, is a thoroughly-trained financier, eminently popular with the patrons of the bank; while the board of directors comprises much of the solid business element of the city.

Jonathan Dickinson, Real Estate Agent, No. 290 Main Street.—The remarkable growth of the real estate business during the past few years has placed it in a position and given it a prominence that is assumed by very few other enterprises in the city. Of those houses which have exerted a considerable influence and obtained an enviable reputation in this department, that of Mr. Jonathan Dickinson, of No. 290 Main Street, is one of the most popular in Poughkeepsie. Mr. Dickinson was born in England, and when a boy came to the United States. For a number of years he was located in the west, where he gained much experience in real estate matters. Later he engaged in various enterprises in Newark, N. J., and subsequently came to reside in Poughkeepsie. Here he established himself in his present line of business in 1876, and to-day he is recognized as the leading real estate agent in the city. Mr. Dickinson occupies a finely fitted office, and it is the centre of a large trade in real estate matters. Mr. Dickinson buys, sells, exchanges, leases, and lets real estate of all kinds, collects rents, takes entire management of properties, and attends to the negotiation of loans and the investment of funds. He has at all times on his lists very desirable houses and farms for sale or exchange, and capitalists and investors would do well to consult him in respect of these before making investments. Mr. Dickinson also negotiates loans on bonds and mortgages at reasonable rates of commission, and is a notary public. He numbers among his patrons the wealthiest property owners in the district, and enjoys the confidence and esteem of all acquainted with him.

J. B. Dixon, Millinery and Fancy Dry Goods, Nos. 31 and 33 Market Street.—Among the large, well-stocked and well-conducted mercantile establishments which are the chief source of the trade, wealth, and importance of this popular shipping district should be prominently mentioned the millinery and fancy goods emporium of Mr. J. B. Dixon, located at Nos. 31 and 33 Market Street. The spacious double store, 40x72 feet in size, is fitted up with all the modern adjuncts of convenience, utility, and attractiveness, and in the large show windows, and by means of various ingenious interior devices, is shown as fine a selection of fashionable millinery, fancy dry goods, hosiery, gloves, corsets, embroideries, trimmings, ladies' and children's furnishing goods, etc., as will be found outside of the leading metropolitan houses in this line. A competent force of experienced and polite assistants are kept busy in supplying the wants of the numerous patronage which largely includes the high-class city and suburban custom, and the business enjoyed is of eminently prosperous annual aggregate. Mr. Dixon was born in England, but came to Poughkeepsie in boyhood, forty years ago. He early served his apprenticeship, or more properly clerkship, in the millinery and dry goods trade, and having acquired a thorough and comprehensive knowledge of the business, he, in February 3d, 1873, embarked for himself. He began with one store, but owing to the steady increase in his business was soon compelled to add the adjoining apartment, the present double store being one of the most attractive mercantile establishments on Market Street. Mr. Dixon enjoys the highest respect and esteem in all circles of the community, and is popularly regarded as a representative and deservedly successful city merchant.

Dick & Dobbs, Hides, Leather and Findings, No. 360 Main St.—This business was founded about 1820 by David Boyd, who continued in its conduct until 1881 when the firm of Boyd & Wiltzie was organized. In 1873 Thos. A. Longking became the proprietor of the enterprise, but in the following year was succeeded by Messrs. Hinchman & Dobbs, and in 1875 the present copartnership was formed. The premises consist of a three-storied frame structure, 40x60 feet in dimensions, and admirably arranged and thoroughly equipped for the business in hand. The first floor is used for preparing hides for market, and for the storage of the large stock of hides, leather and findings, belting, lacing, sole and upper leather, French kids and calf skins, boot and shoe uppers, etc., etc., while the upper floor is devoted to the harness factory, where are manufactured and sold the finest oak harness, russet and black bridle leather, also kids, calf skins and wax uppers. The highest market price is paid for hides, skins, tallow and rough leather, which staple commodities are marketed with most profitable results. From six to eight experienced and skillful workmen are employed, the stock carried is large, comprehensive and complete, and the work turned out in all departments is of the highest degree of general excellence, and command an extensive and lucrative market. Mr. George Dick, the head of the firm, is a native of Scotland, where he early acquired an expert knowledge of his trade. He has been thirty-three years in this country and thirty years in his present premises, and is one of the best known and ablest merchants in the leather industry. Mr. Chas. E. Dobbs was born in Orange Co., N. Y., and like his copartner is thoroughly practical in all departments of the business in hand.

Dr. M. Downing, Dentist, No. 364 Main Street.—One of the oldest and best known city exponents of the dental profession is Dr. M. Downing. Dr. Downing is a native of Dutchess County, and early acquired an expert knowledge of his profession in this city. As far back as 1863 he opened an office on Market Street, where by superior work and fair and equitable dealings, he soon built up a large and lucrative practice. In 1865 he removed to the present site, where he has continued to enjoy a large and profitable business. The reception rooms are furnished in elegant and tasteful style, and the surgery or operating room is supplied with all the newest and best improved dental methods and appliances. Everything pertaining to modern scientific dentistry is executed in the most skillful manner and among his many patrons, representing the high class city and suburban custom, he bears the well-earned reputation of an eminently skillful and representative city dentist.

Geo. W. Lumb & Son, Steam Sash, Blind, and Door Factory, Moulding and Planing Mill, Nos. 17 to 27 North Water Street.—This firm are extensive manufacturers of sash, blinds, doors, thresholds, wainscotings, pew caps of pine or hard wood; also, solid moulding pine doors, hard wood inside blinds, and veneered doors, are a specialty, and skillful attention is given to moulding and planing, circular and scroll sawing, turning, etc. The business was originally established in 1867 by Messrs. Swart, Lumb & Bro. who were succeeded by Swart, Lumb & Son, in 1882, and in April, 1887, by the retirement of Mr. Wm. T. Swart, the present proprietors assumed sole control. The premises occupied for the business comprise a fine three-story brick building, 150x40 feet in dimensions, thoroughly equipped with all the latest improved machinery, operated by a 35-horse power steam engine, and furnishing steady employment to sixty skilled workmen. A complete and comprehensive stock of sash, blinds, doors, and other building materials are kept constantly on hand, and are also promptly made to order, every facility being afforded for the perfect and satisfactory fulfillment of all orders. The lumber used is received direct from the forests and first hands, is carefully seasoned and completely deprived of any moisture before being used, and only expert hands are employed in the manipulation and manufacture of the various specialties of this house. To successfully manage so large a business as this, requires a combination of circumstances of more than ordinary occurrence. There must enter into this work a thorough mastership of mechanics, a complete and exhaustive knowledge of the requirements of the trade, a lively appreciation of the defects and excellencies of the products manufactured, joined to an ambitious effort for improvement; and last, but not least, an independent capital is absolutely

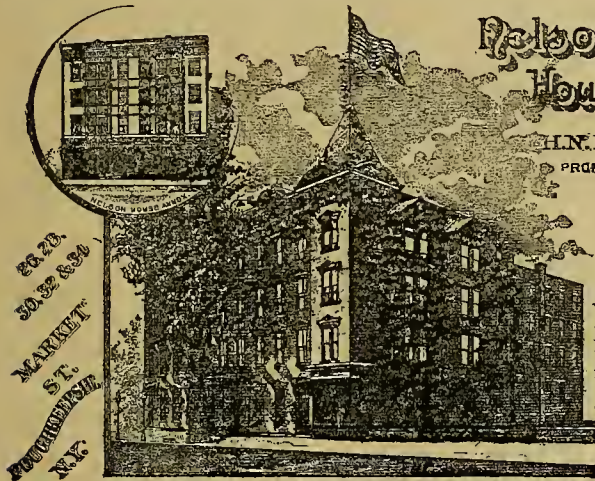
necessary. That all these elements enter largely into the management of this house, is abundantly attested by its complete success. Mr. Geo. W. Lumb was born in England, and came to this country when a boy. He served in the United States Navy during the late war, is a prominent member of the G. A. R., and highly esteemed as an accomplished master of his trade, and as a solid and substantial business man. Mr. Chas. L. Lumb, the junior partner, is thoroughly experienced and practical in the business.

V. Schoonmaker, Manufacturer of all kinds of Carriages and Sleighs, Nos. 442 and 444 Main Street.—The productions of Mr. V. Schoonmaker, the well-known manufacturer of carriages and sleighs in this city, are widely recognized as possessing the essential qualifications in the highest degree. The business, so successfully conducted by this gentleman, was originally established in 1836 by Mr. L. F. Streit, who was succeeded in 1845 by Messrs. Streit & Lockwood. This firm erected the present works in the last named year, and were succeeded by the present proprietor in 1871. The premises comprise a three-story brick building, 40x75 feet in dimensions, and two two-story brick shops, 40x60 feet each, fully equipped with all the latest improved machinery, tools, and appliances known to the trade, while steady employment is given to from twenty-five to thirty skilled workmen. In the spacious repository is at all times displayed a splendid line of carriages, coaches, buggies, and road wagons, all fine work of the proprietors own make, and which are absolutely unrivalled for strength, lightness, elegance, and durability by any contemporary house in this section of the country. A specialty is made of high-grade work, and wherever introduced the vehicles made here are general favorites with the trade. As the acknowledged leader in carriage building in Poughkeepsie, Mr. Schoonmaker enjoys a fine trade which is broadly distributed throughout New York and New England, and has been secured entirely on the merits of his output. Repairing of all kinds is here promptly attended to, and all transactions are placed on a thoroughly substantial basis. Mr. Schoonmaker is a native of Sullivan County, N. Y. a resident of Poughkeepsie for the past twenty-one years, serving the city as alderman for four years.

E. C. Dusenberry, Manufacturer of First-class Carriages and Sleighs, Junction of Mill and Smith Streets.—One of the most prominent houses of the kind in this city is that of Mr. E. C. Dusenberry. This gentleman, who is a native of New York City, acquired his knowledge of his vocation and came to Poughkeepsie twenty years ago. In 1878, having, through his industry, thrift, and economy, acquired a sum sufficient for the purpose, he established this enterprise. The building occupied for his purposes comprises three floors and basement, 40x60 feet in dimensions, and equipped with the most improved facilities, adapted to the industry, and employment is furnished a force of skilled workmen, and the range of operations embraces the manufacture of first-class carriages, wagons, and sleighs. The materials used are all selected from the most reliable sources, and the finished product is unsurpassed for fineness of finish, stylish appearance, strength, durability, and general superiority. The repository contains a large stock of these fine vehicles. A leading specialty is made of repairing and jobbing, and all work in this branch is neatly and expeditiously executed.

Fallkill Manufacturing Company, Manufacturers of Overalls and Pants, Nos. 10 to 18 Mechanic Street.—The "Fallkill overalls" is an article that has secured an enduring hold on public favor all over the land, and has become famous absolutely on its merits. This flourishing enterprise was started in 1878 by Lasher & Hull, who conducted it up to 1885, when the pushing and prosperous firm whose name heads the sketch was organized (Messrs. Eastmead & Osborne having previously worked in the concern), and under this style the business has since been continued with uninterrupted success. The factory is a 40x90 foot two-story brick structure, operated by heavy steam power, and completely equipped with ample facilities, while employment is furnished to upward of seventy-five expert hands. The output averages two hundred dozen pairs per week, a big stock being constantly carried on hand, and the trade, which extends to all parts of the United States, is exceedingly large. Messrs. W. P. Lasher, E. E. Eastmead and W. U. Osborne are all natives of this city, and men of push, enterprise and experience.

Nelson House, H. N. Bain, Proprietor, Nos. 26, 28, 30, 32 and 34 Market Street.—There is in Poughkeepsie one hostelry which certainly justifies the name of hotel—the Nelson House. It was built in 1875-6 and opened to the public by Peter Foland. It stands at Nos. 26, 28, 30, 32 and 34 Market Street, on the site of what was at one time known as Hatch's Hotel, and afterwards as the Forbus House. The Nelson is one of the architectural show-buildings of the city, and, under its present management, has become to be known as one of the best appointed hotels in the state. Mr. H. N. Bain, the present proprietor, assumed control in 1884, and immediately inaugurated those improvements and extensions which have added so greatly to the popularity of the house. The business has constantly increased under the popular *regime* of Mr. Bain, and the old Poughkeepsie hotel has been rebuilt and newly furnished, and is known as the Nelson House, under Mr. Bain's management. The Nelson House is an elegant five-story brick structure, situated in the business heart of the city, within easy reach of the boats and cars, and is convenient alike to the permanent patron, the commercial



tourist and the transient guest. It is finely shaded with grand old trees, surrounded with handsome and spacious grounds, and possesses many luxuries in situation and surroundings not enjoyed by other houses of the city. It is thoroughly equipped with all modern improvements, its furnishings are superb, its arrangements are admirable, and its *cuisine* and service unsurpassed. With a popular management, understanding exactly how to satisfy the most exacting and fastidious tastes, it is no wonder that the Nelson is the Mecca for every visitor and tourist who stops in Poughkeepsie. It contains 100 rooms, and with its extensive additions, can furnish first-class accommodations for over two hundred guests. A livery stable is attached to the house, and every necessity of modern hotel life is supplied for the amusement and comfort of guests. There is, in fact, no hotel in this section which possesses stronger claims upon public favor, or which enjoys such a distinct popularity, as the Nelson House. Mr. Bain is a genial, progressive and pains-taking host, with a keen appreciation of the requirements of the traveling public.

H. Von der Linden, Columbia Bicycles, No. 48 Market Street.—Among the attractive business establishments which line this popular street will be found that of Mr. H. Von der Linden, dealer in and repairer of 'cycles of every description. The spacious premises consist of a finely appointed salesroom, in which is displayed a full sample stock of bicycles, tricycles, tandem, etc., while in the rear is a commodious workshop fitted up with all requisite machinery, operated by a compact little engine. Mr. Von der Linden is a native of Poughkeepsie, and an expert machinist; the engine operating his present machinery being an apt representation of his superior handicraft. In April of the present year he embarked in the enterprise with which he has since been both popularly and prosperously identi-

fied. Mr. Von der Linden has the sole agency in this section for the Springfield Rodster, Rudge and Columbia bicycles and tricycles, the best machines for general use in the market, which he has superior facilities for supplying to his many patrons at the lowest rates. He employs several experienced assistants in his shop, and repairing of all kinds on bicycles, tricycles, etc., also model and general light machine work receive prompt and skilful attention. Mr. Von der Linden is an expert cyclist and among his feats in this connection may be mentioned his twelve-hour record of 128 miles in 1887.

Henry Hasbrouck, Carriage Goods, Harness, etc., Nos. 453 and 455 Main Street.—The establishment of Mr. Henry Hasbrouck, the well-known dealer in carriage goods, harness, etc., occupies a place in the commercial activity of Poughkeepsie peculiarly its own. It was founded in 1875, at Nos. 239 and 241 Main Street, and in 1878 Mr. Hasbrouck succeeded to the sole control. The increase in his business necessitated larger premises, and in November, 1881, he removed to his present quarters. Here he occupies a fine four-story building, 50x60 feet in dimensions. Here may be seen all kinds of carriage goods, including every known device whereby strength, as well as symmetry and beauty, may be added to the construction of vehicles; also all kinds of carriage and harness trimmings. The stock comprises wheels, springs, axles, shafts, spokes, hubs, rims, bodies, gear-woods, bolts, screws; tacks, brads, glues, tops, gears, cushions, hack, leather dashes, rubber cloth, enameled cloth, hair, moss, carriage cloth, leather, axle washers, varnish and all kinds of harness. A specialty is made of carriage gears, hung on the Whitney or Brewster patent springs, and which are found to be the most durable and comfortable of any. The goods here handled are manufactured from the toughest and most durable material, and are so fashioned as to give the greatest tensile strength for the least weight. The trade of the house is large, first-class and influential, at both wholesale and retail, extending from New York to Albany on the Hudson River, taking in the river counties, and also the towns along the Harlem railway, the Connecticut and Western and the Housatonic Railways, and is annually increasing in magnitude and importance. The house is represented on the road by a corps of experienced and talented salesmen, and all orders are promptly and carefully filled at the lowest possible prices. The house is commended to the trade and the public with implicit confidence that business relations once entered into with it will prove not only pleasant, but profitable and permanent. Mr. Hasbrouck is a native of Ulster County, and began his business career in the well-known house of Crosby, Moore & Co. in Rondout, when fifteen years of age. He has won success in business by honestly deserving it, and as the proprietor of the only carriage goods house in Poughkeepsie, is entitled to honorable mention among that class of young and public-spirited business men in whose hands the continued development of the city rests.

J. H. Marshall, Insurance Agent, No. 333 Main Street.—Prominent among the insurance agents of Poughkeepsie is Mr. J. H. Marshall, who is the oldest and leading insurance man doing business in the "Queen City." He began business in his present line in 1863, and he represents some of the best stock and largest dividend paying companies in the country and abroad. Having the advantage of long experience in fire insurance business, and being thoroughly acquainted with every department, from the framing of contracts to the adjustment of losses, he is eminently fitted to serve his patrons. He is the agent in Poughkeepsie for the following well-known companies: German-American Insurance Co.; Glens Falls; Liverpool, London and Globe; London and Liverpool; Phoenix, of London; American, of Newark; Merchants of Newark; Merchants of Rhode Island; Firemen's Insurance Company of Newark; Fire Insurance Association of London; London and Lancashire Ins. Co. Mr. Marshall is prepared at all times to place risks in such companies that his patrons may feel indemnified against any loss that they may sustain. He is prompt, reliable and trustworthy in settling and adjusting all losses, and in furthering the interests of policy-holders in every legitimate way. Mr. Marshall is a native of Poughkeepsie,

D. H. Burrell & Co., Boilers and Engines, Machinery, Castings, etc.—The house of Messrs. D. H. Burrell & Co., under the management of Mr. A. Sedgwick as general manager and Mr. F. Hart as superintendent, is a branch of the old-established and well-known concern conducted under the same name at Little Falls, N. Y., Rome, N. Y., Philadelphia, Pa. and Wyandotte, Mich., and was established in Poughkeepsie January 1, 1886. This branch of the business was founded originally in 1841, by the Sedgwick Manufacturing Company, and was succeeded by Messrs. Burrell & Whitman, who in turn gave place to the present firm. The range of manufacture comprises tryers for cheese, butter, flour, tallow, cotton, coffee and other purposes; creamery and cheese factory apparatus; including boilers, steam engines, shafting, pulleys, hangers, etc., and patented machinery of various kinds. The manufacturing premises in this city comprises a series of one, two and three-story brick buildings, covering a ground area of 200x300 feet, admirably supplied with all the most approved machinery for the purpose, driven by a 70-horse power engine and boiler, and employment is given to one hundred hands. The aim of the firm is to furnish work of the highest possible standard. Every article is carefully designed, subject to scientific rules both theoretical and practical, and the severest and most critical tests, both as regards quality of materials used in their construction and the workmanship employed. A leading specialty is made of the Sedgwick automatic paper-feeding machine, perfected by Mr. A. Sedgwick, and manufactured and sold exclusively by this house. This machine is specially adapted to feeding sheet paper, to ruling machines, printing presses, etc., and is made from new and improved designs on the interchangeable plan, and is fast becoming a necessity in paper mills, blank-book manufactories, printing offices, etc., and embodying all the valuable improvements made in that line, feeding paper of layer size faster than is done by hand. It is easily and quickly adjusted to different sizes of paper; takes up but little, if any more room than when feeding by hand; numerous testimonials being received which endorse them in the highest terms. They also make a specialty of a line of separators made at this branch, and especially designed for large farms and dairy purposes, and are so constructed as to run on almost any floor without foundation, and can be moved about with ease; and they are also arranged in such a way that they can be run for an almost unlimited time without oiling, rendering them entirely independent of a forgetful operator. This feature as well as several other points have been patented by Mr. Hart. They can be driven by the ordinary horse power, for which a special regulator is made (F. Hart's patent) which maintains a regular speed without the absorption of any superfluous power by breaks, as is the usual mode, the power being so arranged that the horse only gives out just the required amount of power and no more.

De Lamater & Son, Manufacturers of Light Carriages and Sleighs, Nos. 417 to 423 Main Street.—This firm is widely known as extensive manufacturers of light carriages and sleighs, and as making a leading specialty of high-grade vehicles of all kinds. The business was originally established in 1874 by Mr. F. B. De Lamater, and in 1887 the present firm was organized by the admission of Mr. J. W. De Lamater to partnership. The business premises comprise a four-story building, 60x60 feet in dimensions, supplied with every modern convenience for facilitating rapid and perfect production, while steady employment is given to a force of skilled and expert workmen. In the spacious and attractive warerooms of the firm is displayed a line of superior buggies, phaetons, surreys, and road wagons, of its own manufacture, which are recognized by critical and discriminating judges as unsurpassed for strength, lightness, elegance, and durability wherever they have been introduced and tested. These carriages are general favorites with the trade, and the prices placed upon them are invariably such as to defy successful competition. The firm also give special attention to jobbing and repairing, and enjoy a fine trade and a wide popularity as manufacturers and business men. Mr. E. B. De Lamater is a native of Ulster County, while his son was born in this city.

S. B. Thing, & Co., Boots and Shoes, John B. Goetz, Mgr., No. 257 Main Street.—The business conducted under the above title is a branch of the widely-known Boston house of S. B. Thing & Co., one of the leading concerns of the country engaged in the footwear

trade. The Poughkeepsie house was opened in the summer of 1885, and from its inception has maintained a prominent as well as a popular position in the trade. The salesroom, 18x100 feet in dimensions, is fitted up in a style which embodies all the modern ideas of elegance and convenience, and the stock of boots, shoes, slippers, and footwear generally, is one of the largest, finest, and most complete to be met with outside of New York. A large and continually increasing patronage representing the most desirable town and suburban trade is enjoyed, six clerks are employed, and the voluminous business distinguishes the house as one of the leaders in its line. Mr. John B. Goetz, the courteous manager, is a gentleman of wide experience in, and thorough knowledge of, the footwear trade; and by his active and able management and popular methods he has contributed largely to the success of the business.

H. Baker, Fine Groceries and Provisions, No. 462 Main Street.—This business was established by the present proprietor as far back as 1844, and for thirty-four years has been conducted at the present site. The store, 30x80 feet in dimensions, is fitted up in modern style with all the conveniences and attractions of the present day, and the stock of groceries, provisions, flour, feed, hams, fish, lard, butter, eggs, canned fruits, etc., is one of the best selected and most complete to be met with in the city trade. Two clerks attend to the wants of the numerous patronage, representing and largely including the best family trade of the vicinity and the annual business is of most prosperous aggregate. Mr. Baker is a native of this town and one of the old school merchants, possessing a thorough knowledge of his business with the requisite energy and executive ability for its successful conduct.

P. R. Buechler, Stoves, Ranges, etc., No. 134 Main Street.—The general hardware business of Poughkeepsie has an able and experienced representative in Mrs. P. R. Buechler, who in 1861 assumed entire charge of an extensive business which was established by her husband, Mr. C. L. Buechler, in 1865, and carried on by him with great success until his decease in 1879. The premises occupied consist of an attractively fitted up store 20x75 feet in dimensions, with a commodious work-shop in the rear, in which the manufacture of copper, tin, sheet iron ware, roofing, leaders, pipes, etc., is extensively carried on by skilful workmen who are here employed. The stock carried embraces a varied and comprehensive assortment of stoves, ranges, heaters, and house-furnishing hardware, all of which are the productions of the best-known manufacturers and may be purchased at the lowest prices consistent with fair dealings. From a small beginning nearly a quarter of a century ago, this house has become a worthy exponent of the trade carried on. Mrs. Buechler is a lady of remarkable business qualities, enterprise, and executive ability.

Frank S. Eastmead & Co., Wholesale and Retail Tobacconists, Importers, Manufacturers, and Jobbers of Cigars, No. 227 Main Street.—This well-known house was founded as far back as 1866 under the firm name of Eastmead & Luce, the former being the father of the present proprietor. In 1882 Mr. Frank S. Eastmead succeeded to the interest of his father and three years later became sole proprietor of the now extensive business which, under his active and able management, has since been materially increased. The premises consist of two floors, each 18x90 feet in size, the upper one being devoted to storage purposes for the accommodation of the surplus stock, etc. The salesroom, which occupies the entire first floor, is fitted up in elegant style with large plate-glass windows, handsome show-cases, and all the modern adjuncts of convenience and attractiveness. Here is shown a large and complete stock, comprising choice imported and domestic cigars, tobaccos and smoker's articles generally, including the celebrated "Genuine Smith's No 1 Smoking," and "Big E. Plug" tobaccos of which the house is sole proprietor. The factory at Wappinger's Falls is commodious and well appointed in every respect, and a force of experienced cigar workers is regularly employed in the manufacture of the justly popular and widely used house goods. The house trade is both large and extensive. Mr. Eastmead is a native of this city and a young man of exceptional business tact and ability, who has been literally raised in the business.

Edward Storm, Manufacturer of Carriage Mountings, No. 437 Main Street.—A leader in his particular branch of this industry in Poughkeepsie is Mr. Edward Storm, the well-known manufacturer of carriage mountings, who has been established in the business here since 1856. This gentleman is widely known as the inventor and patentee of a number of specialties in carriage mountings, which have a large and permanent sale throughout the country. The business premises comprise a three-story building, 60x60 feet in dimensions, thoroughly equipped with all the latest improved machinery, operated by a 30-horse power steam engine, and employment is furnished to a force of fifty skilled hands. The product includes bands, shaft, pole, yoke and whiffle-tree tips, bar bolts, cross-strap centres, buckles, loops, etc., all of which are made in the finest style, and of the most approved pattern. All the operations of the works are conducted under the personal supervision of the proprietor, thus insuring to the trade only such products as will withstand the most critical tests. As a result of the enterprising and conscientious methods in rise, the mountings here turned out are highly esteemed by the trade everywhere for their fine finish, practical utility, thorough durability, and general excellence, and the proprietor is enabled to offer inducements of the most favorable character, as regards terms and prices. The trade is large and permanent in all sections of the country, and is annually increasing. Mr. Storm is one of the leading business men of Poughkeepsie, and the founder and president of the Edward Storm Spring Manufacturing Company.

Lyon Bros., Dairy Supplies, Milk, Cream, Butter, Cheese, Lard and Eggs, No. 219 Main Street.—Messrs. Lyon Brothers of No. 219 Main Street, by untiring energy and sheer business ability, have established a widespread and solid trade connection, and a reputation of an enviable character for fair and legitimate commercial methods. The firm began business as dealers in dairy supplies, milk, cream, butter, cheese, lard, and eggs in 1883, and had at once accorded them a most liberal and encouraging patronage that time has proved to have been well deserved. This patronage has since been expanded year by year, and the firm now control a large trade not only in Poughkeepsie, but at all points on the banks of the Hudson. In 1887 they began the manufacture of ice-cream, and their enterprise in this department has been attended by the most marked success. Their salesroom has an area of 25x50 feet, and this is a model of cleanliness, neatness, and order. The ice-cream factory, which is equipped with steam power and all necessary appliances, is 25x40 feet in dimensions. The stock displayed in the store presents an agreeable and attractive array of things, delicate, flavorful, and wholesome. Purity is one of the main essentials of these goods, and in this establishment nothing is handled but the purest and best, so that patrons can always rely upon securing here only such products as are free from deleterious compounds or adulterants of any kind. A specialty is made of furnishing families, hotels, restaurants, balls, parties, weddings, excursions, receptions, church fairs and festivals, picnics, etc. The copartners are Messrs. G. M. and A. A. Lyon, both of whom are young, active, pushing business men, and natives of Poughkeepsie. They handle about 5000 quarts of milk each week, and have made as high as 3000 quarts of cream in one week.

The Prudential Insurance Company of America, No. 233 Main Street; Home Office, Nos. 878 and 880 Broad Street, Newark, N. J.—The Prudential Insurance Company of America was incorporated in 1876 under the State laws of New Jersey, and from its inception the business of the company has had a substantial and rapid growth, commensurate with its unrivaled plan of insurance. The following statement shows the phenomenal growth of the business: 1876—new policies issued, 7,905; income, \$14,543.10; claims paid, \$1,957.50. 1887—new policies issued, 495,993; income, \$3,013,350.97; claims paid, \$357,818.64. During 1887 about 500,000 policies were issued, and over 10,000 death claims paid. The increase of the business has continued proportionately during the year just passed, and the present prosperous condition of the company's finances, is shown in the following highly satisfactory figures, which demonstrate its ability to promptly meet all claims: assets, \$1,425,720.39; surplus, \$406,103.39. The Prudential Company, in its twelve years of active and successful operation, has issued upwards of 2,000,000 policies on the lives of persons between one and seventy years of age, and has earned an enviable reputa-

tion for prompt and satisfactory settlements of claims. The company issues policies upon what is known as the Industrial Plan, weekly payments of from 3 cents to 50 cents, securing to the policy holder a liberal insurance. The policies are brief, and easily understood, are free from all unnecessary restrictions and legal technicalities, contain liberal concessions to the insured in event of forfeiture, and become incontestable after three years. Liberal cash values are paid at the end of each dividend period, upon application and the legal surrender of policies, and claims are paid in full, immediately upon receipt of satisfactory proofs of death. Dividends are paid on the popular five-year plan, and may be drawn in cash or applied to increase the policy or reduce the premium. John S. Dryden, the president of the company, and his colleagues, are gentlemen of eminent financial integrity and ability, in whose hands the affairs of the company are sure of intelligent and successful administration. The Poughkeepsie office of the company was established three years since, and is under the immediate supervision of Mr. Thomas Haggart, the superintendent for this district, who is a native of Maine, and a gentleman of wide experience and thorough knowledge of the business in hand. He has been identified with the Prudential Company for a period of six years.

Dr. John J. Mills, Dentist, No. 348 Main Street.—Dr. Mills is a native of New Jersey, where he early acquired a practical and thorough knowledge of dentistry. As far back as 1865 he opened an office in Stanhope, N. J., where his superior work and popular methods soon won for him a large and lucrative practice. In 1881 he came to Poughkeepsie, and in the same year succeeded to an old-established business which, under his able management, has since been largely developed. The premises are commodious, the reception rooms are furnished in a tasteful and elegant manner, and the surgery and operating department is supplied with all the newest and best improved dental methods and appliances. Everything pertaining to modern scientific dentistry is executed in the highest degree of perfection; two experienced assistants are employed, and the numerous patronage is drawn from the high-class city and suburban custom. Dr. Mills in 1884 received the degree of Master of Dental Surgery from the New York State Dental Board.

C. H. Gallup, Photographer, Nos. 292 to 296 Main St.—A leading as well as the oldest photographic establishment in this city is that of Mr. C. H. Gallup. This business was originally established in the year 1847, and has been under the present able and popular management since 1884. The reception rooms are furnished in a chaste and elegant style, and the operating department is supplied with all the newest and best improved photographic methods and appliances. Everything pertaining to modern portraiture is executed in the highest degree of artistic and mechanical excellence, and the numerous patronage is drawn from the high class city and suburban custom. Mr. Gallup makes a specialty of the recently introduced "Postage Stamp" form of portraits, which are not only very popular as souvenirs but are very useful for purposes of identification in connection with pass-ports and like matters. Mr. Gallup is a native of New York, and for twenty-eight years has resided in this city. He early acquired an expert knowledge of the photographic art, and for the past four years has been one of its leading and most popular exponents in this city. Mr. Gallup is a veteran fireman and a member of the F. and A. M. and I. O. O. F. societies.

E. J. Warren, Photographer, No. 263 Main Street.—One of the leading and popular city exponents of the photographers' art is Mr. E. J. Warren. Mr. Warren is a native of Michigan, and a skilful photographer. He came to this city two years ago, and was connected with a prominent city establishment until January 1st, 1883, when he bought out a business at the present site which, under his well-directed and popular management, has assumed most prosperous proportions. The reception-rooms are fitted up in a chaste and elegant style, and the operating department is supplied with the latest and best improved photographic methods and appliances. Everything pertaining to modern portraiture is executed in the highest degree of artistic and mechanical excellence, and for the short time he has been in the business numbers among his patrons many of the best families of the city and suburban districts.

J. W. McDonald, Manufacturer of Soda Water, Sarsaparilla, Ginger Ale, Birch Beer, Seltzer and Vichy Waters; Sole Agent for the F. & M. Schaefer Brewing Co.'s Winer Beer; Bottling Works, No. 438 Main Street.—This business was established as far back as 1866 by Mr. M. McDonald, father of the present proprietor, by whom he was succeeded in 1878. The premises consist of a two-story and basement frame building, 25x72 feet in surface dimensions, and the equipment embraces all the newest and best improved methods and appliances, and every convenience and facility for the advantageous conduct of the business. Mr. McDonald has the agency for the F. & M. Schaefer & Co.'s celebrated "Winer" beer, which he supplies to families at the lowest rates. He is also an extensive manufacturer of soda water, sarsaparilla, ginger ale, birch beer, seltzer and vichy waters, which he bottles and supplies to the trade throughout this section. A large and complete stock is carried, a goodly force of men and teams is employed, and the general business is both large and lucrative. Mr. McDonald is a native of this city. He literally grew up in the business of which for the past ten years he has been the successful proprietor. He is alderman of the Fifth Ward of this city, an office which he has filled acceptably and honorably since 1887.

Jas. A. Thompson, Packer and Dealer in Seed Leaf and Havana Tobacco, Nos. 220 and 232 Main Street.—This gentleman is widely prominent as a packer and dealer in seed leaf and Havana tobacco, and has been established in the business here since April 1, 1877. He occupies a fine three-story brick building, 32x100 feet in dimensions, and conducts all branches of the trade upon a large scale. He carries at all times a very extensive and well-selected stock, embracing all the best and most desirable brands of imported Havana tobacco, and is a packer of seed leaf. Shipments are freely made to all parts of New York, Pennsylvania, New Jersey, Vermont, and adjoining states, and altogether a very heavy and gratifying business is transacted. The commercial relations of the proprietor are widespread and influential, his resources are ample and abundant, and his facilities for procuring his supplies are of the most perfect character; while the substantial inducements which he offers to the trade, both as regards reliability of goods and liberality of terms and prices, are such as challenge comparison and preclude successful competition. Mr. Thompson was born in Detroit, Mich., and travelled sixteen years for a house in the same line in that city before settling here. He is prominent in Masonic circles and is a Knight Templar, and highly esteemed in social and business life.

G. H. Van Wagner, Turner and Sawyer, No. 77 North Water Street, Arnold's Lumber Yard.—One of the oldest industrial enterprises of this city is that at present conducted by Mr. G. H. Van Wagner, turner and sawyer, at No. 77 North Water Street. This business was originally founded in the year 1827 by Mr. Tracy, and after several changes of proprietorship came into the hands of Mr. Van Wagner in 1885. The premises consist of an entire floor of a building, 50x125 feet in surface dimensions; and the equipment embraces all the newest and best improved machinery and appliances, operated by a 25-horse power steam engine. A competent force of experienced hands is employed, and the work turned out, which includes wood-turning and plain and fancy sawing of all kinds, is invariably of the highest degree of artistic and mechanical excellence. Among the productions of the establishment may be mentioned columns, newel posts, balusters, rosettes, corner blocks, turned fence, hitching, and clothes-line posts, circular mouldings, etc.; also circular, band, and jig sawing. The patronage of the establishment includes the prominent builders of the town and vicinity, and the general business is large, extensive, and prosperous. Mr. Van Wagner is a native of this city, and early acquired a thorough knowledge of his trade in the establishment of which he is now the proprietor. He is generally popular in all circles, and his business success is but a natural reflex of his well directed and zealous efforts in its promotion.

Levi Lumb, Moulding and Planing Mill, Steam Sash, Blind and Door Factory, Nos. 53 and 55 Main Street.—This enterprise was inaugurated in 1868, by Messrs. Swart, Lumb & Bro., who were succeeded by the present proprietor in 1886. The business premises were erected during the year last named, and comprise a substantial brick

building, containing three stories and a basement, 40x60 feet in dimensions, which is fully equipped with the latest improved wood-working machinery, operated by a 40-horse power steam engine, and steady employment is furnished to fifteen skilled hands. Sash, blinds, doors, thresholds, wainscoting, pew caps, etc., of pine or hard wood, are constantly kept in stock, and are made to order at the shortest possible notice. Solid moulding pine doors and hard-wood veneered doors are a leading specialty of the house, while skillful attention is given to circular and scroll sawing, turning, planing and resawing. The specialties of the house are recognized by critical judges as equal to anything in the market, being made of thoroughly seasoned materials, by expert workmen, and guaranteed to give entire satisfaction. This mill is famous both at home and abroad for the elegance and artistic merit of its designs, the solidity and reliability of its workmanship, and the fairness and equity that governs all its transactions. Mr. Lumb is a native of England, and has resided here since childhood; was a member of the 150th N. Y. Volunteers for three years during the war, is prominent in Grand Army circles, and highly regarded in this community for his sound business principles, his thorough mastership of mechanics, and his sterling integrity.

Louis L. Hahn, Sole Manufacturer of the Celebrated N. Y. Cigar, No. 143 Main Street.—In the manufacture and sale of cigars, one of the prominent establishments is that of Mr. Louis L. Hahn. Mr. Hahn first started business in 1881 at No. 148 1-2 Main Street, whence he removed two years later to the present desirable site. The premises consist of an attractive sales-room heavily stocked with all the choice brands of cigars, also chewing and smoking tobaccos and smokers articles generally, and a large, conveniently arranged shop supplied with all requisite facilities for the production of the fine cigars for which the house is widely noted. Mr. Hahn is sole manufacturer of the celebrated "N. Y. Cigar" which has a standard value in local markets. He employs experienced cigar makers, and gives his personal supervision to the selection of stock and its subsequent make-up. The goods manufactured have an enviable popularity in the trade, the store is a favorite purchasing depot for smokers and other tobacco users. Mr. Hahn is a young man of much business tact and ability, and one of the foremost merchants in his line of this his native city.

Augustus Doughty, Coal and Wood Yard, No. 14 Academy Street.—Mr. Augustus Doughty, dealer in coal, wood, lime, cement, plaster, etc., has been engaged in this trade since 1880, succeeding at that date to a business established upward of half a century ago which, under his able and popular management has since been materially developed. The spacious and well-ordered premises are supplied with all requisite facilities for the advantageous conduct of the business. In the coal department will at all times be found a complete stock of English and American canal coal, beside anthracite which is brought from the Lehigh and Scranton regions. The stock of wood of all grades and sizes is equally complete, as is also the stock of masons' building materials, lime, cement, plaster, etc. The latter is one of the largest and best in the city. Mr. Doughty is a native of Poughkeepsie, and has long been numbered among her most active business men.

J. L. Carman, Excelsior Boarding and Sales Stables, No. 24 Catherine Street.—The largest and finest establishment in this line in Poughkeepsie is that of Mr. J. L. Carman, known as the Excelsior Stables. These stables were opened to the public in 1886, and has, from the outset, commanded a very liberal and influential patronage. The premises comprise a two-story brick structure, 100x160 feet in dimensions, modern in all its appointments and equipments, and furnishing first-class accommodations for one hundred horses. The stables are thoroughly drained and ventilated, well lighted, and every care and attention is given to the wants and comfort of the stock by experienced grooms and stablemen. All calls are promptly attended to, either by day or night. The patronage of the house is large and active, principally among the wealthy and refined classes of society, and all transactions are placed upon a substantial and satisfactory basis. Mr. Carman is a native of this county, a resident of Poughkeepsie for the past twenty years, an ex-alderman of the city, and an eminently popular citizen and substantial business man.

Richard Graham's Granite and Marble Works, Nos. 26 and 28 Catharine Street.—The reputation which the Richard Graham granite and marble works have attained throughout the United States has been the direct result of the splendid productions of the establishment, and the artistic work which it has turned out is to be seen beautifying Greenwood and all the leading cemeteries in the country. The industry was founded in 1861 by Mr. Richard Graham, who soon developed a constantly growing patronage. His success continued unabated, and in his death, which occurred in the spring of the present year, the city lost one of its most valued and worthy citizens, his decease being mourned with genuine grief throughout the community. His widow succeeded to the ownership of the business, and it is being continued with unabated success. The premises occupied consist of a handsome building 20x100 feet in dimensions,

purchasing depot for the best family trade of the vicinity, as well as hotel trade. The spacious premises, 30x50 feet in dimensions, are fitted up with marble counters, large show windows, and, in short, all the modern adjuncts of convenience and attractiveness. A large, well selected and comprehensive stock of choice meats, poultry and vegetables, also game in season, is carried, and two clerks and a delivery team are kept busy supplying the wants of the numerous patronage. Mr. Bayer was born in Troy, N. Y., but came to Poughkeepsie when six years of age, and is one of its representative young merchants. He is foreman of Booth Hose Company, of the city fire department, and a popular figure in all circles.

Ransom, Schou & Phillips, Wholesale and Retail Dealers in Hardware, Mechanics' Tools, Cutlery, No. 279 Main Street.—The flourishing and successful hardware and house-furnishing goods establishment of Messrs. Ransom, Schou & Phillips is accounted among the leading and most reliable concerns of the kind in town. The business was started in 1885 under the firm style of Ransom & Co., and in 1888 the firm was reorganized and became, as now, Ransom, Schou & Phillips. From the outset the firm have commanded a very substantial and influential patronage, derived from a wide tributary area. The premises occupied comprise a building containing two floors and basement and covering an area of 40x60 feet. In the rear of this the firm have a storage warehouse, 40x60 feet in dimensions. The salesroom is neatly fitted up and admirably arranged. It is heavily stocked with builders' and general hardware of every description, mechanics' tools in great variety, table and pocket cutlery of all kinds, house-furnishing goods, wooden ware, fishing tackle, guns, revolvers, etc. The firm are agents for the celebrated Ladin & Rand's Rifle and Blasting Powder, and for Repanno Chemical Co.'s blasting cartridges. Everything in the line of sportsmen's goods is kept in stock, including shot-guns, double and single barrelled rifles, pistols of all sizes, ammunition, powder and shot flasks, rods, reels, and fishing tackle in full variety and of the most reliable character. Particular attention is paid to the repairing department for sporting goods, and all orders meet with prompt execution, while the charges are made reasonable and fair. The stock in every department is large and comprehensive, and the business transacted is large and growing. Several assistants are employed, and the establishment is a very popular one. The copartners are Messrs. Ely Ransom, C. E. Schou, and W. C. Phillips, all of whom are natives of this city with the exception of Mr. Phillips, and young, pushing, and enterprising business men.



and an extensive yard. Here are to be seen a splendid display of monuments, headstones, tablets, sculptured blocks, ornamental chairs carved from Scotch stone, all of which never fail to elicit the warmest praise. The works are equipped in the most complete manner with all requisite appliances, employment is afforded a force of skilled assistants, and orders received from any part of the country meet with prompt and careful fulfillment.

August Koch, Merchant Tailor and Dealer in Gents' Furnishing Goods, No. 146 Main Street.—Among the attractive mercantile establishments which line this great business thoroughfare will be found that of Mr. August Koch, the well-known merchant tailor and gents' furnisher. Mr. Koch has been engaged in business at his present site since 1881, and by superior work and fair and equitable dealing has secured a large and most desirable patronage representing the high-class trade of the vicinity. The salesroom, 30x45 feet in size, is neatly and attractively arranged, and in the large show windows, and by means of various ingenious interior devices, is displayed a superior line of imported and domestic suitings, overcoatings, trouserings, etc., which are made up in the prevailing styles by a corps of skilful workmen in the shop beyond. The work turned out by this establishment is invariably of the highest degree of artistic and mechanical excellence, and it has already become a popular source of supply for the leading business and society men of the town. Mr. Koch is a German by birth, but has been a resident of Poughkeepsie for many years and early acquired an expert knowledge of the tailors' art.

Geo. W. Bayer, Meats, Poultry and Vegetables, Game in its Season, No. 376 Main Street.—Although but two years established, the business conducted under the above heading has already attained proportions which place it in the front rank of city houses in its line. Mr. Bayer has been established at the present site since the latter part of 1886 and his establishment from the start has been a favorite

M. S. Reynolds & Bro., Coal and Wood Yard, Front Street, North of Main Street.—An historic house engaged in this line, and one that is a foremost representative of the trade in this section of the state, is that of Messrs. M. S. Reynolds & Bro. The business of this concern was originally founded in 1829 by Z. Reynolds, who brought the first load of coal to Poughkeepsie, no one having been established in the business previous to that time. The enterprise found quick appreciation, and the business has ever since been conducted with uninterrupted prosperity, ever remaining the property of the Reynolds family, and descending successively from father to son. In 1877 the present owners, Messrs. M. S. and John Z. Reynolds, came into the control, and they have ably sustained the old-time reputation of the house for honorable and liberal dealing. The extensive yard and sheds cover an area of 200x200 feet, and there is 300 feet of wharfage. Admirable facilities are possessed for both railroad and river transportation, and every advantage is at hand for the reception of supplies. The firm carry a heavy stock and carry on an active trade as dealers in Lackawanna, Pittston and Lehigh coal, Westmoreland coal for open grates, Cumberland coal for Blacksmiths' use, and also have sawed wood constantly on hand. The Messrs. Reynolds are prominently known in business circles. Mr. M. S. Reynolds is a director of the Poughkeepsie Bank.

Haight's Sale and Transient Stables, No. 19 Catharine Street.—This enterprise was inaugurated in 1882 by Mr. George D. Eighmie, by whom it was carried on until December, 1887, when the real estate business was purchased by the present firm, by whom it has been successfully prosecuted since the date of their accession. Mr. W. H. Haight, since the purchase of the establishments, has added sales stables; and in the last three months over two hundred horses have been disposed of by this enterprising firm. The premises occupied have an area of 100x300 feet, and run through from Catharine Street to Eighth Avenue. The stable is a large brick structure, built in modern style, and is well drained, ventilated, and lighted throughout, while it is provided with every facility for the care and comfort of horses. Horses are taken to board by the day, week or month, and they are given the best care by competent grooms. Accommodations for transients are made a specialty, and spacious farmers' sheds are connected with the same. Popular prices rule in each department of the business, and courteous treatment is assured all patrons. The copartners, Mr. Wm. H. Haight and his son, Mr. Robert Haight, are natives of Poughkeepsie, and are very favorably known here.

M. L. Beutell, Machinist, No. 212 Main Street.—This gentleman has had a wide range of experience in his calling, and has a widespread reputation as an inventor and manufacturer. As a general constructive machinist, Mr. Beutell gives skilful attention to manufacture of models and all kinds of machinery, experimental and otherwise. Mr. Beutell was born in New Jersey, and came to reside in Poughkeepsie in 1859. On the breaking out of the civil war he took up arms in defence of the Union, and joined the 58th New York Regiment. He was engaged in the war over four years, and is today a prominent member of the Grand Army of the Republic and second lieutenant of the 19th (separate) Co., New York State militia. In 1873 he founded his present enterprise, and has steadily maintained a front rank position as an accomplished master of his trade. His business premises are spacious in size and replete with all the requisite machinery necessary for the business, operated by steam power, and steady employment is afforded to a staff of skilled and experienced workmen. Mr. Beutell is at all times prepared to make any and all models for machinery, and to perfect and develop the schemes and plans of inventors, and to erect from original plans machines of every description. Prompt and particular attention is given to repair work, and iron and brass castings of all sizes and forms are supplied at market rates.

O. S. Atkins, Down-town Dry Goods Store, Nos. 149 and 151 Main Street.—This well known house was founded by the present proprietor in the year 1861 and is the oldest in its line in the city. Mr. Atkins began business at No. 135 Main Street, where he remained until 1876, when he fitted up the fine premises since occupied. The large, double salesroom, 40x60 feet in dimensions, is a model of attractive appointment and systematic and convenient arrangement. Large plate-glass show windows form the front of the store, a large circular counter adds to the interior symmetry of the apartment, and all the newest methods and devices, including the Rapid Transit Cash system, are utilized for the advantageous conduct of the extensive business. The house carries one of the largest and finest stocks of staple and fancy dry-goods, ladies' and gents' furnishing goods, and notions to be met with outside of the metropolis; and the establishment is a favorite purchasing depot for the best city and suburban custom. A corps of seven salesladies, clerks, cash boys *et al* is employed, the business is conducted in a remarkably smooth and satisfactory manner, and everything about the establishment is indicative of a perfect system. The house does a large and eminently prosperous, general business. Mr. Atkins is a native of Poughkeepsie, and is a high degree F. and A. M., and a Past Eminent Commander of the Knights Templar.

John Schwartz, Manufacturer and Jobber of Cigars, Wholesale and Retail Dealer in Chewing and Smoking Tobacco, No. 313 Main Street.—This gentleman is widely prominent and popular as an extensive manufacturer and jobber of cigars; also as a wholesale and retail dealer in chewing and smoking tobacco, snuff, leaf tobacco, pipes, etc., and has been established in the business here since 1864. He occupies a fine three-story building, 30x150 feet, divided into manufacturing and sales departments, and possesses every modern

facility for conducting all branches of the business under the most favorable conditions and upon the largest scale. He started his enterprise here in a very modest way, with no capital but skill, push, and untiring energy. Applying himself with zeal and well-directed enterprise to his business, he rapidly pushed his way to prominence and public favor, and his goods are now in steady and extensive demand throughout the country owing to the uniformly high standard of excellence at which they are maintained. The product now reaches 1,250,000 cigars annually, requiring in their manufacture the constant services of thirty skilled workmen. In the spacious and elegant salesrooms on the ground floor is carried a very large and fine stock of cigars, tobaccos, and smokers' goods, which are liberally patronized by tobacco users in this city. The trade is large, first-class, and influential at both wholesale and retail. Inducements are offered to both dealers and consumers, as regards both quality and prices of goods, that challenge comparison and defy successful competition. Mr. Schwartz is a native of Germany and a resident here since nine years of age.

Peter Miller, Boots, Shoes, etc., No. 131 Main Street.—This store was opened by the present proprietor in 1882, at No. 23 Main Street, whence it was removed in May, 1887, to the present location. From its inception the business has been characterized by a prosperous growth indicative of the ability and enterprise devoted to its conduct, and the house is now a favorite purchasing depot among the surrounding trade. The store, 25x72 feet in size, is fitted up with plate-glass front and all the modern interior conveniences and elegancies. Upon the shelves and by means of various ingenious contrivances a large stock of men's, women's, and children's boots, shoes, and rubbers, is attractively displayed, representing all the leading makes and best and most popular styles. A specialty is made of men's fine hand-sewed work also of all kinds of fine boots and shoes at the very lowest prices, which have an enviable reputation for durability and comfort; and special attention is given to the manufacture of fine custom goods for ladies' wear. The work of the house is invariably of the highest degree of artistic and mechanical excellence, the stock carried is suited to the requirements of all classes of trade, and the popularity of the establishment as a source of supply in this connection is shown in its large and continually increasing patronage. Mr. Miller was born in Germany, but came to this country at an early age in 1871, and subsequently acquired an expert knowledge of the shoe-maker's trade.

Frank Rieser, Watchmaker and Jeweler, No. 119 Main Street.—Among the well conducted and deservedly popular mercantile establishments which line this busy thoroughfare will be found that of Mr. Frank Rieser, watchmaker and jeweler. Mr. Rieser has been established since 1873, and in the interval, by his superior work, fine stock, and fair and equitable dealing has built up a business second to none in his line. The premises are commodious and well arranged, and in the large plate-glass show windows and handsome wall and counter cases is shown a fine line of jewelry, watches, clocks, and kindred goods, carefully selected from the most reputable sources and representing the best makes and newest and most elegant designs. The house enjoys a liberal patronage. Mr. Rieser is a native of this town, a practical and skilful exponent of the jeweler's art, also an expert watchmaker and repairer, and he is numbered among the deservedly successful merchants of the town.

Thomas Jillard, Grocer and Provision Merchant, No. 386 Main Street.—Among the attractive mercantile establishments which line this popular business avenue will be found that of Mr. Thomas Jillard, dealer in choice family groceries and provisions. Mr. Jillard first began business in 1873 on the block above, but since 1879 has occupied the present desirable store. The salesroom, 25x72 feet in size, is fitted up in a highly convenient and attractive style, and the stock of goods displayed is one of the best selected and most complete to be met with in the city trade. Five clerks attend to the wants of the numerous patronage, the house being by reason of its excellent stock and fair and honorable dealing a favorite purchasing depot for the surrounding trade, and the business enjoyed is both large and lucrative. Mr. Jillard is a native of England, but for many years has resided in this city.

William Hanlon, Fancy Goods, Hosiery, Corsets, Notions, etc., No. 180 Main Street.—Among the well conducted and deservedly popular mercantile establishments which contribute to the trade, wealth, and importance of this prosperous city will be found that of Mr. William Hanlon, dealer in fancy goods, hosiery, corsets, etc., The salesroom, 20x72 feet in dimensions, is fitted up in a style which embodies all the modern ideas of business convenience and attractiveness, and upon the shelves and counters is shown a large, carefully selected stock of fancy goods, hosiery, corsets, laces, embroideries, and an endless variety of useful and ornamental articles embraced in the general classification— notions. Three courteous assistants attend to the wants of the numerous patronage; and the desirable goods and fair and honorable dealing of the house, have made it a popular source of supply for both the town and suburban trade. Mr. Hanlon is a native of New York and a gentleman of long and prominent connection with the business in hand, having been engaged in this line for some time in the metropolis prior to coming to Poughkeepsie. In 1871 he embarked in the enterprise with which he has since been identified.

C. B. Cunley, Manufacturer and Dealer in Tobacco and Cigars, No. 235 Main Street.—An old-established, time-honored, and representative business house in its particular branch of commercial activity, is that of Mr. C. B. Cunley, manufacturer of and general dealer in fine cigars, tobaccos, etc. This well-known house was founded upwards of half a century ago and has ever maintained a leading position in the city trade. In 1882 Mr. Cunley succeeded to the proprietorship of the business, which under his active, able, and popular management has since been materially increased. The premises consist of a store 30x50 feet in size, in the rear of which is the cigar manufactory, 40x40 feet in dimensions, and equipped with all requisite facilities. The salesroom is fitted up in a style which embodies all the modern ideas of convenience and attractiveness and in the large plate-glass show windows, handsome wall and counter cases, etc., is displayed a general stock of cigars, tobacco, pipes, and smokers' articles generally, rivalling that of the leading metropolitan establishments in this line. In the factory a force of 10 to 12 skilful and experienced cigar makers are employed, and the product embraces what are conceded to be the best 5, 10, and 15 cent cigars in the market. An interesting fact in connection with this house and one which has made it famous throughout this and in several foreign countries is that "it never sold a cigarette to a boy." This laudable principle of the house has been made the subject of newspaper items in the leading journals of this country. Mr. Cunley, the genial proprietor, is a native and highly esteemed merchant of Poughkeepsie. He has been for many years prominently identified with the cigar trade.

R. V. Haggerty, Plants, Flowers, etc., No. 351 Main Street.—A leading and representative house engaged in the cultivation of flowers and plants is that conducted by the estate of Mr. James Haggerty. The business was founded some thirty years ago by Mr. Haggerty and was continued by him with ever increasing success up to the time of his death, which occurred in 1882, and the business has since been carried on under the direction of his heirs. The premises occupied for the purposes of the industry comprise an elegantly furnished salesroom at No. 351 Main Street, having dimensions of 20x60 feet, and extensive grounds and green-houses on North Street, two acres being under glass. Back of the salesroom there are hot-houses covering an area of 240 feet in length, proportionately wide, and stocked with the rarest flowering trees and plants. Boquets, cut flowers, wreaths, crosses, and emblematic designs of all kinds appropriate for weddings, balls, funerals, etc., are furnished at short notice, and seeds, bulbs, fruit, and ornamental trees and nursery stock is constantly carried. A very large trade is supplied, extending not only to all parts of the surrounding country, but also to New York, Buffalo, and Western sections. An extensive stock is carried.

Leonard Carpenter, Fine Groceries, Wines, Liquors, Cigars, etc., No. 320 Main Street.—Among the old time-honored and representative mercantile enterprises of this city will be found that of Mr. Leonard Carpenter, dealer in fine groceries, wines, liquors, cigars, etc. The inception of this house dates back to 1850, at which time Mr. L. Carpenter, father of the present proprietor began business at the

present site. In 1861 the two sons were admitted to copartnership under the firm name of L. Carpenter & Sons, and in this style the business was continued until 1884 when the sons separated, Mr. L. Carpenter retaining the old enterprise. The store, 25x125 feet in size, is one of the finest in town, and with its large plate-glass show windows and handsome interior appointment forms one of the attractive features of this popular trade avenue. A large, carefully selected, and comprehensive stock of staple and fancy groceries, choice wines, liquors, and cigars, etc., is carried, a competent force of experienced clerks are employed, and the general business is both large and lucrative, the patronage representing the high-class city and suburban custom. Mr. Carpenter is a native of the town, of middle age, and has literally grown up in the business of which he is a popular city representative.

Albert O. Cheney, Flour, Fish, Salt, and Provisions, No. 363 Main Street.—This well-known house was founded as far back as 1869 by Messrs. Heath & Cheney, who were succeeded in 1878 by Messrs. Cheney & Allen, and in 1880 Mr. Cheney assumed the sole proprietorship under the firm title as above. The premises, 22x72 feet in dimensions, besides a large storehouse in the rear, are fitted up with all the modern adjuncts of convenience and attractiveness, and the stock of flour, fish, salt, and provisions is one of the largest, best-selected, and most complete to be met with in this section. A house specialty is made of pork, hams, and lard of his own curing and packing, also "Urban's Best" flour manufactured at the Urban roller mill of Buffalo, N. Y., which is conceded to be of unrivalled excellence for all purposes. A competent force of assistants are employed in the transaction of the widely extended and voluminous business, the trade extending all over this and the adjoining counties, and including a most desirable city patronage. Mr. Cheney is a native of New Hampshire, but came to this city in 1868. At the breaking out of the war he enlisted as a private in the 5th N. Y. Vols., being at that time a resident of New Jersey. He served in that and other organizations for the period of four and a half years holding the rank of captain when mustered out of service. He was for three years a member of the city board of aldermen of Poughkeepsie, and while serving in that capacity, was chairman of the Finance Committee. He has ever been numbered among the representative and most highly respected Poughkeepsie merchants, and at the present time holds the position of president of the Home Co-operative Savings and Loan Association. Mr. Cheney does an extensive business in slicing and boxing smoked beef. His business in this article which he furnishes to the trade extends over several counties, he having two factories to supply the demand, one at Poughkeepsie, and one at Newburgh, N. Y.

Hance & Company, Manufacturers of The Celebrated Dayton Shirt, Cap-sheaf Flannel Shirt, and Fine Flannel Furnishings, Nos. 11 and 13 Garden Street.—The best-known and most prominent house engaged in this branch of industry in Poughkeepsie is that of Messrs. Hance & Company, manufacturers of the celebrated Dayton shirt, cap-sheaf flannel shirt, and fine flannel furnishings. This house was originally established in 1881 by Mr. E. C. Dayton, who was succeeded by the present firm in 1887. The business premises comprise a three-story frame building, 50x125 feet in dimensions, finely equipped with new and improved machinery, operated by steam power, and possessing every modern convenience tending to facilitate rapid and perfect production, and assure the prompt and satisfactory fulfilment of orders. Steady employment is given to seventy-five skilled hands, and the output is one of great magnitude and importance, averaging one hundred and fifty dozen white shirts and sixty dozen flannel shirts per week. The specialties here manufactured have a national reputation as embodying all the essential requisites of a well-made and perfectly fitting garment. The firm have hundreds of patterns drafted on anatomical principles, and their goods embrace a perfect fit for gentlemen of all sizes and forms. All orders receive prompt and careful attention. The members of this responsible firm are Messrs. J. B. Hance, W. P. Lasher, E. E. Eastmead, and W. U. Osborne. The senior partner, Mr. Hance, is a native of New York City, where he was twenty years in business previous to coming here, and possesses an intimate knowledge of the art of manufacture and the requirements of the trade. Messrs. Lasher, Eastmead and Osborne are all natives of Poughkeepsie, prominent also as proprietors of the Falkill Manufacturing Company of this city.

Chas. S. Bowne, Apothecary, No. 351 Main Street.—This business was established by M. Trivet in 1860, and has been under the present proprietorship since 1875. The premises, 30x80 feet in dimensions, are fitted up in a style which embodies all the modern ideas of elegance and utility. Large plate-glass show windows adorn the front, the marble counters are surmounted by handsome show cases, and the general appointments are tasteful, attractive, and appropriate. A large, carefully selected, and complete stock of drugs, chemicals, surgical instruments and appliances, proprietary medicines, toilet and fancy articles, etc., is carried. The laboratory is supplied with all requisite facilities for compounding the most difficult prescriptions and family recipes, and three experienced clerks are employed in the transaction of the extensive and prosperous general business. Mr. Bowne is a native of Poughkeepsie, and acquired his profession in that best of schools—practical experience.

L. Haubennestel & Son, Boots, Shoes, Rubbers, etc., No. 281 Main Street.—This admirably conducted and deservedly popular enterprise was started in 1855 by the senior member of the firm, who, at first, confined his energies to custom work, but in 1865 he embarked in the trade in ready-made goods, and met with the most encouraging success. Seventeen years ago he admitted into partnership his son, Mr. W. Haubennestel, and the business was then removed to its present location—No. 281 Main Street. The store has a frontage of 30 feet and a depth of 70 feet, is lighted by two fine plate-glass show windows, and is neatly fitted up, and tastefully appointed throughout. The stock carried is heavy and of an A1 character, and embraces ladies', gentlemen's, misses', and children's boots and shoes of every style, variety, and quality, both in the finest and medium grades. These goods have been selected with great care and experienced judgment from the best products of the most noted manufacturers in the country, and in every instance are guaranteed to be exactly as represented. While the quality of the goods handled will bear the closest scrutiny, the prices compare favorably with those of any other house in the trade. The firm are the agents for "Vernisine," the perfected ladies' shoe-dressing, which is harmless to the most delicate leather, and imparts a beautiful lustre, but does not glaze the surface. The firm have an influential patronage both in and out of the city. The junior member of the firm is a war veteran, and is now captain of the 19th (separate) company of the N. G. S. N. Y. Both father and son are natives of Poughkeepsie and popular citizens.

M. D. Beneway, Practical Gilder, No. 286 Main Street.—For thirty odd years Mr. M. D. Beneway, the well known gilder and dealer in artistic picture frames, paintings, engravings, and works of art, has maintained a position in the fore front in his line in Poughkeepsie. Mr. Beneway, who is active and energetic, and devoted to his profession, was born in this city, and stands high in the community both in business and social life, being ex-captain of the 21st regiment. He is a practical and expert gilder, with long and varied experience in the exercise of his art of which he is a thorough master in all its branches. The establishment includes a neatly appointed and commodious store, and an ample and well-ordered shop in the rear, half a dozen experienced and competent assistants being employed, while a large and elegant stock is constantly carried, embracing superb picture frames in great variety in gold, bronze, plush, and hardwood, and in artistic designs and of exquisite workmanship; also beautiful cornices, oil paintings, etchings, steel engravings, and genuine water color pictures; gilt frames being a specialty. Picture frames are made to order likewise in the most expeditious and excellent manner, while gilding in all its features is executed in the very highest style of the art at reasonable rates.

Shurter & Briggs, Stoves, Ranges, Furnaces, etc., No. 268 Main Street.—A veritable old business landmark in this city is the well and favorably known establishment conducted by Shurter & Briggs, dealers in stoves, ranges, house furnishing goods, etc., which is the oldest as well as the largest and leading concern of the kind in Poughkeepsie. Toward the close of the last century, or to be exact, in the year 1798, this business was established by Thos. W. Talmadge, and after several changes, in 1877 came into control of the present proprietors, both of whom had grown up in the concern, Mr. Shurter having come in as an apprentice in 1850 and Mr. Briggs in 1861, while each had continued to work in the establishment up to

the time they assumed control. This firm occupy the present fine three-story and basement 30x90-foot brick building in which the store and shop are situated. The premises here occupied are very spacious and commodious, every facility and convenience for manufacturing and the storage and display of stock being at hand, while the store is handsomely appointed and well ordered in every respect. A heavy and first-class stock is always carried, comprising stoves, ranges, heaters and furnaces, tin, sheet-iron and copper ware of all kinds, granite, agate and kitchen ware, refrigerators, sinks, pumps, rubber and cotton garden hose, hardware specialties and house furnishing articles, in great variety; also lead, water and gas pipe, tin roofing, corrugated leaders, and plumbing, steam and gas fitting supplies. Everything in the line of plumbing, tinning, gas and steam fitting is done in the most expeditious and excellent manner, a dozen or more skilled workmen being employed; also tin, sheet-iron and copper work, while repairing and jobbing receive prompt attention likewise, and altogether, a very extensive business is carried on. Messrs. Chas. H. Shurter and Geo. H. Briggs, who are natives of Poughkeepsie, are both thoroughly practical and expert workmen themselves, as well as gentlemen of energy and enterprise.

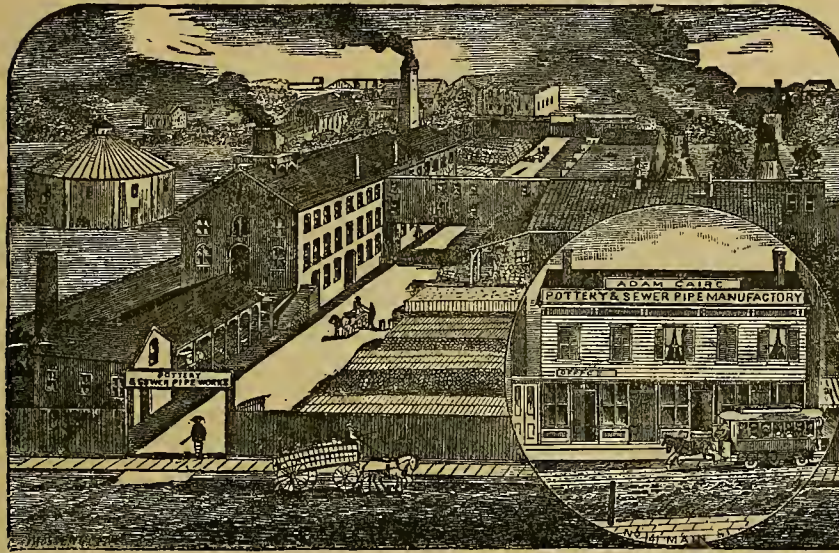
Corcoran & Nevins, Grocers, Corner Mill and Bridge Streets.—Among the popular sources of supply for groceries, provisions and the like will be found that of Messrs. Corcoran & Nevins. The premises, consisting of a store and basement, 25x72 feet in dimensions, are fitted upon a neat and attractive style, and the stock of staple and fancy groceries, flours, vegetables, canned goods, etc., is large, comprehensive, and complete. The goods in each and every department are carefully selected from the most reputable sources, and no establishment in the city trade is better prepared for catering satisfactorily to the best family custom. Three clerks are kept busy in supplying the wants of the numerous patronage, and the general business—the firm having also a wholesale trade—is of eminently prosperous annual aggregate. Mr. John Corcoran, the head of the firm, is a gentleman well known in the local grocery trade, having conducted for a period of twelve years a prosperous business in this line up-town, prior to embarking in the present enterprise. In 1880, in company with Mr. John Nevins, he opened the present store. Mr. Corcoran is president of the Retail Merchants' Association, an office which he fills with credit to himself and its members.

Hayt & Lindley, Merchant Tailors and Gents' Furnishers, No. 295 Main Street.—The history of prominent representatives of the tailor's art in Poughkeepsie must give a leading position to the firm of Messrs. Hayt & Lindley, the well-known merchant tailors and gents' furnishers. The business so successfully conducted by this firm was originally established here in 1832, by Messrs. Seward, Vail & Hayt, and the subsequent changes in the firm were as follows, viz.: Seward & Hayt, 1863; P. B. Hayt & Co., 1866; Hayt & Alley, 1867; Hayt & Lindley, February, 1872. The present premises have been occupied by the business since 1880, and comprise an elegant and spacious salesroom, 30x80 feet in size, thoroughly metropolitan in all its arrangements and appointments, and stocked to repletion in all its departments. Here is exhibited one of the largest and finest assortments of cloths and gents' furnishing goods ever brought to this city. It is complete in material, design and novelty, and the very best sources of American and European production have contributed to its wealth. The firm devote their time and talents to fine custom work exclusively, and the garments here made to order are recognized as simply perfection in style, fit, and artistic workmanship. To seek their services once is to be their patron always. Among their permanent customers are very many of the best-dressed citizens of Poughkeepsie, gentlemen young and old, who understand the merits of a thoroughly first-class tailor, and who find here not only a line of goods that is at all times superior, but a place where the general make-up, fit, and trimming of a garment is a matter of careful consideration and study. Orders for work receive prompt and perfect fulfillment, and prices are placed at an eminently fair and equitable figure. The individual members of this responsible firm are Messrs. P. B. Hayt & A. F. Lindley. Mr. Hayt is a native of Dutchess County, and one of Poughkeepsie's best known and leading business men. Mr. Lindley was born in England, and came to this country when a young man. He has been at the head of the cutting department since its establishment in 1856.

Adam Caire, Pottery and Sewer-pipe Manufactory, No. 141 Main Street.—One of the oldest as well as the most important industrial enterprises of Poughkeepsie is that which is made the immediate subject of the present sketch, viz. : the pottery and sewer pipe manufactory of Mr. Adam Caire. The inception of this business dates back to the year 1820. In 1840 Mr. John B. Caire became the

the rear of Main and on Bayeaux and Bridge Streets, with a mean depth of 400 feet, and frontage on the two last-mentioned streets of 55x73 feet respectively. The main factory is of brick, three stories in height, and 30x130 feet in surface dimensions, and in the rear is an engine-house of suitable size, containing an engine of 25-horse power. Other auxiliary buildings adjoin those above mentioned, the

general arrangement of the establishment is systematic and convenient and the equipment embraces all the best improved grinding and moulding methods and appliances, and every requisite facility for the advantageous prosecution of the extensive business.—There are four stacks of kilns, one of which has been recently added by Mr. Caire to meet the heavy growth of his trade. For the convenience of the work, men the building containing the kilns is connected with the factory by a covered gallery, and no circumstance has been omitted which could in any way contribute to the excellence and effectiveness of the business facilities. The product comprises vitrified stone, pressed drain pipe, stoneware and earthenware in great variety, including flower-pots, vases, urns, hanging-baskets, mugs, spittoons, jugs, pitchers, tea-pots, etc. Mr. Caire gives steady employment to a force of thirty-five to forty experienced and skilful workmen, and turns out annually large quantities of goods which are widely noted for their superior, artistic and mechanical excellence, and command



proprietor of the now extensive business, and at his death in 1845 was succeeded by the firm of Lemmon & Reidinger. In this style the business was conducted until 1857, when Mr. Adam Caire, a son of the earlier proprietor of that name, bought out the interest of Mr. Lemmon, and the title became Reidinger & Caire. Since the death of Mr. Reidinger in 1878, Mr. Caire has been the sole owner of the establishment. The extensive premises cover an entire block in

a liberal and lucrative market throughout the United States. The clay used at the works comes from Amboy and other points in New Jersey, and an idea of the magnitude of the business done may be gathered from the fact that there are annually consumed 2,000 tons of clay, 600 cords of wood, and 600 tons of coal. Mr. Caire is one of the old, time-honored and representative business men of this his native town.

CITY OF NEWBURGH.

AMONG the group of busy and flourishing cities that lie stretched upon the banks of the famous Hudson there are, perhaps, none possessing more interest or importance, aside from New York and Albany, than the old city of Newburgh. It is undoubtedly one of the handsomest cities on the American Rhine, is located on the west bank of the stream, and is sixty-one miles by the river and sixty-three miles by the New York, Lake Erie and Western Railroad north of New York city. The location is a most charming and picturesque one, and no tourist up the river can fail to have his attention arrested by it and feel a pleasure in beholding it. The city rises from the river in a succession of terraces, the first plateau being about one hundred and thirty feet above the water, the second one hundred and ninety feet, and still farther west it reaches an elevation of three hundred feet above the Hudson. From the summit of this high bank there is afforded a most delightful and extensive prospect of the river, which here widens into Newburgh Bay, fertile and beautiful valleys, the Highlands, and the towns of West Point and Fishkill. Newburgh is a favorite summer resort for New-Yorkers, and the city is growing in interest and attraction year by year.

ITS HISTORIC RECORD

is indissolubly bound up with that of the great struggle for freedom from foreign dominion, and the city has within its limits relics and reminders of times when the terrors of war by flood and field tried men's souls to the uttermost. The first settlers arrived during the first decade of the last century, but as to the exact date authorities would seem to agree to differ, for the writer finds in the works of three historians now before him three different dates given. One of these asserts that the pioneer settlers came in 1701, another says not until 1702, and another avers that they did not arrive until 1709. It is evident, however, that they were here before the close of the first decade of the eighteenth century, and that, finding the place a most delightful one in which to abide, they applied themselves vigorously and successfully to the work of founding here a city which has become one of the largest and most thriving communities on the Hudson. The early settlers, like the founders of most other cities along the banks of the Hudson, had to endure many hardships and privations, and had frequent sanguinary contests with the Indians when the latter had, by fraud and ill-usage, been provoked to a war of exterminating the white invaders of their ancestral domains. But it was in the days of the Revolutionary War that Newburgh gained for itself a distinction which will ever cling to it as long as the Union shall endure and the story of the country's struggle to throw off British domination shall continue to be told. When the tocsin of war was sounded, the men of Newburgh gallantly gave in their adhesion to their country's cause, and, shouldering their muskets, prepared to fight and die for it. Their beautiful village was the central point of the colonists' army throughout the campaign which ended so gloriously for the American heroes.

As a traveller approaches the city by the river, he observes on the south side a tall flag-staff standing in the midst of a grass-covered patch of land. Near to this staff is an old stone house now owned and kept in order by the State. This rough stone, one-story structure, with steep roof, is the old Hasbrouck House, and was occupied by Washington as his headquarters when the army lay at New Windsor, two miles south. This house, or at least the older portion of it, was erected in 1750, and here in the early part of the Revolution public meetings were held, and throughout the war was a central point. The house during 1782 and 1783, when Washington occupied it, was owned by Jonathan Hasbrouck, who was a man of marked character, a colonel of the militia, and was in frequent service in guarding the Highland passes. It was in this building that Washington was invited to assume kingship, a proposition he rejected with scorn. It was here, too, that the rank and file of the army chanted the old song which proved that they were men of

the Oliver Cromwell stamp, men who believed and appreciated "No king but God." It was here, too, that, at a meeting called by an anonymous letter, the army was urged to revolt because Congress had neglected to vote supplies, and that Washington in a touching address and appeal nipped the martial revolution in the bud. His first sentence lives in the memories of all admirers of the "father of the country." Beginning to read his manuscript without his eye-glasses, and compelled to stop until he could adjust them to his eyes, he said, "You see, gentlemen, that I have not only grown gray, but blind, in your service." It is needless to say that the proposed revolt did not take place. It was at this place, also, that the army, after peace had been concluded, was disbanded, and that the farewell orders of Washington were read.



City of Newburgh.

The closing passages of the orders said: "Your general being now to conclude these his last public orders, to take his ultimate leave in a short time of the military character, and to bid adieu to the armies he has so long had the honor to command, he can only again offer in their behalf his recommendations to their grateful country, and his prayers to the God of armies. May ample justice be done to them here, and may the choicest of Heaven's favors, both here and hereafter, attend those who, under the divine auspices, have secured innumerable blessings for others. With these wishes and this benediction the Commander-in-Chief is about to retire from service. The curtain of separation will soon be drawn, and the military scene to him will be closed forever."

At the foot of the flag-staff before mentioned is the grave of Uzal Knapp, the last of Washington's Life Guards. Knapp was buried in 1856, and a monument, with an appropriate inscription, stands over his sepulchre. The "Headquarters" is surrounded by a handsome park of five acres, which is well filled with trees that afford cheerful shade and "cool comfort" to the visitor. The spot is about half a mile from the steamboat landing, and it commands a magnificent view of the Highlands and of the Hudson, north and south. The house itself is a treasure-store of war relics and of curiosities of the last century, and it is one of the "sights" of the city of which the citizens are justly proud. The room which is entered by the front porch abounds with relics in the shape of old pictures, parchments, and manuscripts, many of which are very valuable. In the room on the right a register of visitors is kept, and the visitor will find here the names of fully a quarter of a million of persons who have been here before him. In the room beyond this, to the right, is an old piano, of most harmonious discord, and in age about one and a quarter centuries. In the room opposite this are swords and muskets of different styles and patterns, each with its own history of the long struggle. The fireplace, open to the sky, is of the antique pattern, and it requires no great stretch of the imagination to surround it with the old warriors who were wont to gather here and perplex themselves with military tactics more than a century ago.

THE GROWTH OF THE CITY.

The growth of the city in population, manufactures, and general commercial enterprises has been the largest during the last half-century, and the increase during the present decade has been of a most marked character.

Newburgh possesses every possible advantage, natural and acquired, that can contribute to her growth internally and to the expansion of her external trade and prosperity. If beauty of situation, unexcelled business opportunities, all that is wise in conservatism united with all that is noble in the grand, progressive movement of the present age; if surroundings elevating in influence, institutions helpful in an honorable struggle with the vicissitudes of practical life; if health, wealth, and happiness are attractions in a place of residence, then Newburgh may win like a mother and command like a queen. Growing slowly and strongly, clinging wisely to her traditions, "without haste, without rest," Newburgh furnishes the truest condition of real life, more hopeful and rounded standards of life for "all classes and conditions of men."

THE MANUFACTURES AND COMMERCE

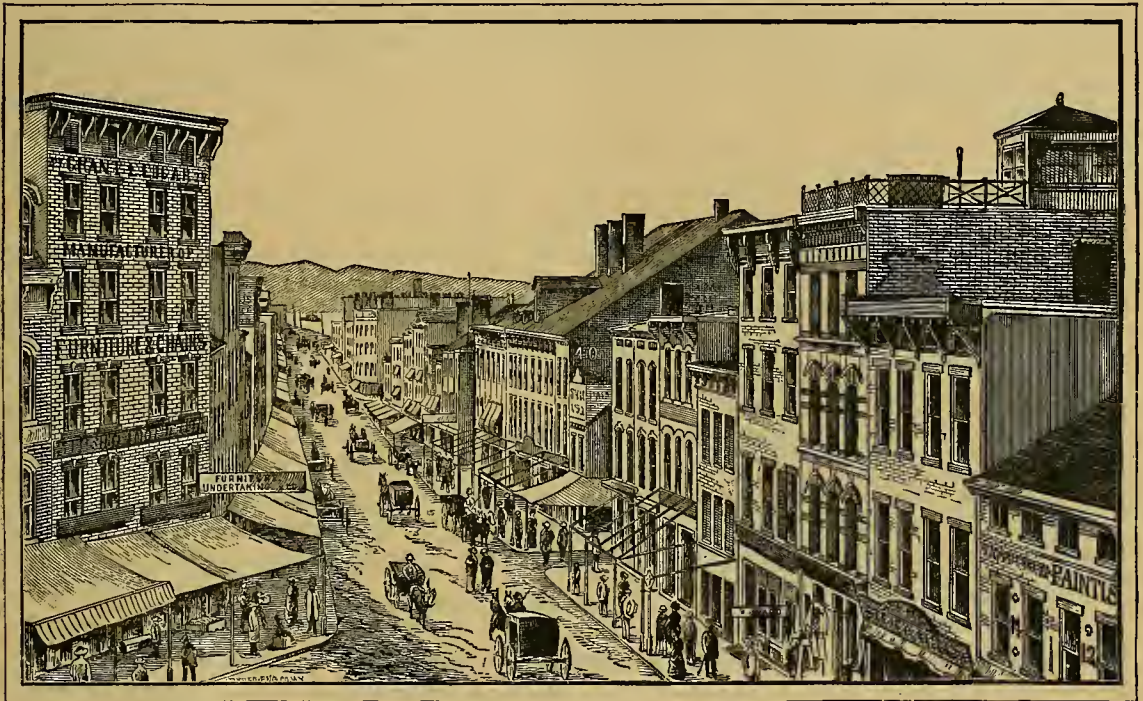
of the city have prospered, multiplied, and expanded. These interests are of a diversified character, and by reason of their diversity ensure briskness in at least some enterprises when others are depressed. With her foothill washed by the waters of the noble Hudson, and with a depth of water at her wharves capable of receiving the largest ocean-going steamers that can cross the bar of New York harbor, the city enjoys navigable facilities with every sea-coast in the world, while the Hudson River and the Erie and Champlain Canals give her a water highway to all the great lakes and the great centres of industry in the country. In addition to these shipping facilities, the city possesses the best possible transportation facilities by railroad. Newburgh is the eastern terminus of the Newburgh branch of the New York, Lake Erie and Western Railroad, which joins the main line at Greycourt, nineteen miles west. It is also an important station of the New York, West Shore and Buffalo Railway and of the Ulster and Delaware line. Steam ferries also connect the city with Fishkill Landing and Dutchess Junction on the opposite bank of the Hudson, and with the lines of the New York Central and Hudson River, the Newburgh, Dutchess and Connecticut, and the New York and New England railroads.

Thus, with ample competition in transportation service, passenger and freight rates are kept at the lowest point and inure to the advantage of all classes of citizens. In addition to these available advantages, a large number of vessels are owned by the merchants and manufacturers of the city, and these have brought to Newburgh an immense shipping trade. Steamers are run regularly to New York, Albany, Troy and intermediate points, and the receipts of lumber and produce by both vessel and rail are extensive.

As we have said, the manufactures of Newburgh are of a varied and extensive character. They em-

brace engines, boilers and other machinery, iron castings, carpets, cotton goods, beer, horse-blankets, brass, cement, pipe, paper, pianos, organs, sashes, doors, blinds, etc., and the various industrial establishments afford permanent employment to a large number of artisans. The manufactories are, as a rule, intelligently and successfully directed and admirably equipped, a fact that will be fully shown in sketches of individual concerns at the end of this chapter.

The commerce of Newburgh has kept pace with her increasing growth as a manufacturing centre. The jobbing houses are both numerous and varied, and the trade in this direction has been conducted with such energy and tact that the city has become one of the great distributing points for this section of the country. The aggregate of dry-goods, millinery, fancy goods and notions, hardware, crockery and glassware, agricultural implements, stoves, tin-ware, house-furnishing goods, groceries, clothing, etc.,



Water Street, looking north from Square.

handled by both wholesale and retail dealers here is large and annually increasing, the city being a leading source of supply for a large, rich agricultural section lying along the numerous lines of railroad centering here. It is a fact, creditable alike to the business tact of the merchants here and to their energy and enterprise, that in almost every line of merchandise they sell at prices fully as low as the New York and Albany quotations, and in not a few branches of trade they are below the rates of both places. This they are enabled to do, not only because New York or Albany has no advantage over Newburgh in the matter of freights, but because all the expenses of conducting business, rents, taxes, and cost of living are placed at a lower and more reasonable figure. The city is bounded by a rich agricultural district which contributes a large and important trade to the city.

In fiduciary institutions the city has been well provided. There are three national banks, one private bank, and one for savings, all of which are carefully and prudently managed and possess the confidence of the people.

SCHOOLS, CHURCHES, ETC.

The question of education has always been considered of primary importance by the citizens of Newburgh. No expense has been spared in perfecting and developing a complete system of public schools, a high-school, and eleven graded schools being given adequate support and encouragement. These educational advantages naturally prove an important attraction to the manufacturer having a family of children to whom he desires to give a first-class education at the lowest cost, and retain his children under his own roof during schooling days. The various schools are model institutions of their kind, and are supplied with a staff of competent teachers, and with all the modern appliances and facilities for imparting instruction in the higher as well as in the elementary branches of education. The annual reports show steady and increasing attendance, gratifying progress in all grades, and the most satisfactory condition of affairs in every way. About 5000 children are now in attendance. While the public-school system has been brought to a high state of perfection, there are several private institutions that enjoy an exceptionally valuable reputation. The Theological Seminary of the Associate Reformed (United Presbyterian) Church occupies a commanding eminence overlooking the city and river. This institution was founded in 1804, and has a capital of \$1,500,000. Connected with it is a savings bank and a library of over 5000 volumes, some of which are very rare and valuable.

The city owns a valuable public library, which is located in a beautiful building in the central part of the city. It comprises about eleven thousand volumes of well-selected books, etc., and is under the control of the school officers of the city. The citizens of Newburgh are noted for their intelligence, and the city is celebrated as the residence of a wealthy and cultured class of people, many of whom have gained wide renown in the field of literature. N. P. Willis, J. T. Headley, and many other celebrities, had their country seats in or near Newburgh.

The press, too, is noted for its influence upon the community, and no other city of its size is better supplied with ably edited newspapers. Its agency in building up the prosperity of the place has been marked and appreciated, and its liberal support and advocacy of all legitimate enterprises, public and private, its denunciation of fraud, and its championship of the right, contribute more to the happiness and well-being of the people than any other agency. The city has now two daily and three weekly papers.

Newburgh has twenty-three churches, and many of the edifices are splendid specimens of architecture. All the denominations are represented, and the uniformly large attendance bespeaks the high moral and religious character of the people.

THE CITY GOVERNMENT.

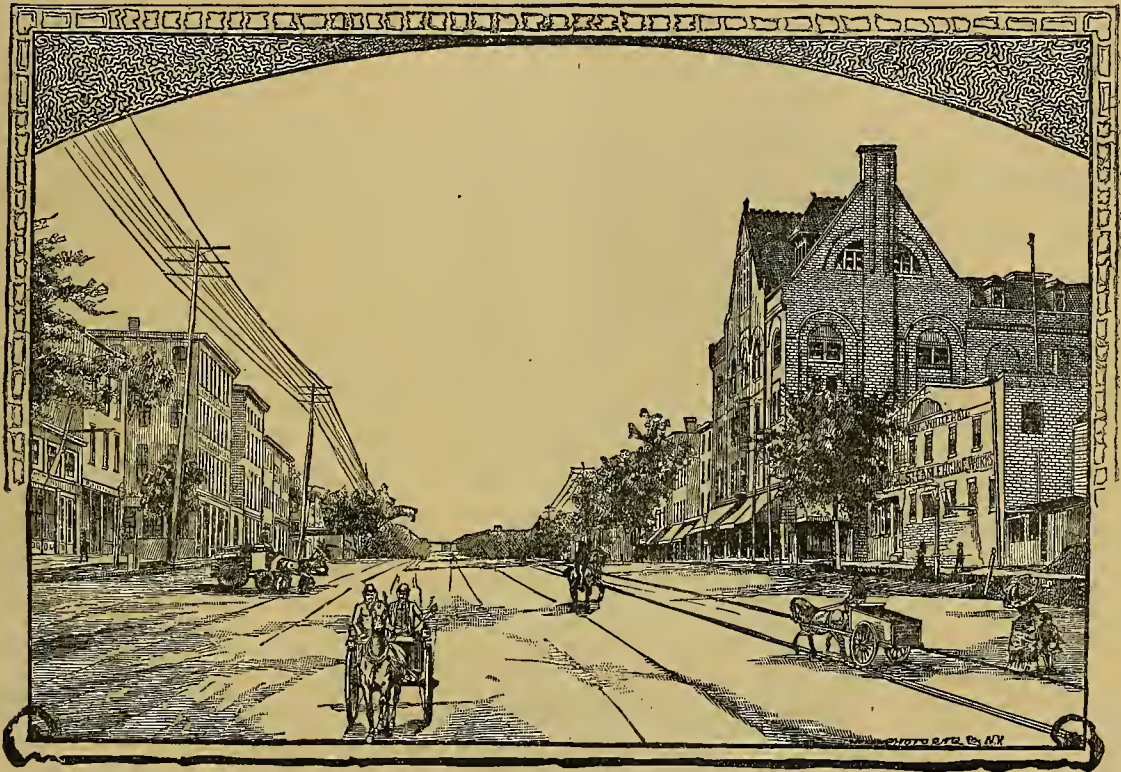
The city government, consisting of Mayor, Board of Aldermen, and a staff of officials in different departments, has its affairs wisely and economically managed in the interests of all classes of the community. The police force is thoroughly effective, and is under wise and experienced direction. The fire department is also under excellent control, and is a just source of pride to every citizen. Person and property are safe under the efficient local government, the population is temperate and law-abiding, and general interests are carefully fostered and promoted.

AS A PLACE OF RESIDENCE,

Newburgh offers the advantages which only a prosperous growing city of slow and legitimate growth can give. There is nothing ephemeral or false in the conditions attained. It has not "boomed" into sudden notice or spurious mushroom prosperity. By honorable, painstaking industry and energetic commercial enterprise it has grown naturally into orderly, healthful, and ever-increasing prosperity. It is impossible to live in a town and not imbibe something of its spirit. Newburgh is healthy, bracing, and invigorating, and in its influences public-spirited and elevating. There is not the feverish contagion of restlessness

and dissatisfaction that pervades some other cities. Beautiful homes have room and sway and individuality, with more or less of the green earth pertaining to them, and room for "vine and fig-tree." Historic associations remind of a heroic and earnest past, such as men in the rush of to-day need the bracing influence of. Churches, free schools, and libraries are recognized as necessities; the climate is good, and sanitary provisions superior; the streets are wide, airy, well-paved, and efficiently lighted; and an abundant supply of pure, wholesome water has been secured. In all other respects Newburgh possesses all those appointments and conveniences that predicate progress and the forms and forces of civilized life.

Newburgh is a semi-capital of Orange County, the city of Goshen sharing with it the honors of the county seat. The public buildings of Newburgh are of a substantial and ornamental character, and the city and its outskirts contain many handsome private mansions and pleasant drives. Comfortable, well-appointed, and admirably conducted hotels abound, and visitors to Newburgh can always count upon hospitable entertainment and enjoyment.



Broadway, showing new Academy of Music.

What the future of Newburgh will be who shall dare to predict? The city has by no means come to a standstill, but is to-day increasing its population, developing its resources, and extending its commercial enterprises in a remarkable degree. As must be admitted by every one, the wealth of cities is largely dependent upon a variety of industries. A diversity of occupations create a higher social intelligence, a more rapid interchange of ideas, better markets, a quicker circulation of money, greater economy of *matériel*, and ampler internal resources. Newburgh possesses these. There is about these latter-day Newburghites a dash, a spirit of enterprise, nerve, pluck, courage and mettle—a combination of many of the most essential elements to success—which seems to pervade the atmosphere of the city and to penetrate all the avenues of life. She is, in a word, a growing, progressive city, possessing a prosperous people determined upon always looking forward to the realization of greater achievements, and never backward. We have shown in brief some of the many advantages presented by Newburgh as a manufacturing and commercial centre, and as a delightful city of homes, and now we must draw attention to the detailed descriptions in the following pages of her principal manufacturing and commercial concerns.

CITY OF NEWBURGH.

James McCord, Manufacturer of Brushes, Nos. 107 Broadway and 94 to 102 Ann Street.—At the present day, brushes are made from a great variety of materials; from the wire specialty for cleaning the surface of metals, to the camel's hair brush for artist's uses. The bristles used in brushes are chiefly obtained from Russia, which country exports to the United States nearly five sixths of the entire supply, while the brushes made in this country are noted all over the world for their superior qualities. Prominent among our principal and reliable manufacturers of brushes is Mr. James McCord. This business was established in 1849 by Tifte & McCord, who were succeeded in 1852 by James and Wm. McCord. In 1881 Mr. Jas. McCord became sole proprietor, since which period he has greatly extended and developed this useful and growing industry. The premises occupied comprise a spacious five story building 40x180 feet in dimensions. The workshops are admirably equipped with all the latest improved tools, appliances and machinery known to the trade. One hundred skilled operatives are employed, and the machinery is driven by steam power. Mr. McCord manufactures extensively all kinds of brushes, which are absolutely unrivalled for quality, durability, finish and general excellence, having no superior in this or any other market; while the prices quoted in all cases necessarily attract the attention of careful and prudent buyers. Mr. McCord makes a specialty of wire drawn dust brushes, and has done much to perfect this thriving industry. The proprietor was born in Philadelphia, but has resided in Newburgh the greater part of his life, where he is highly esteemed by the community for his enterprise, skill, and integrity.

T. C. Buckmaster, Slate Roofer, Dealer in Wall-paper, Builders' and Painters' Supplies, etc., No. 141 Broadway.—The leading headquarters in Newburgh for wall-paper, builders' and painters' supplies, slate-mantels, and architectural plaster-work, is the establishment of Mr. T. C. Buckmaster. This gentleman is a well-known slate-roofer of large experience and established reputation; embarking in that branch of his business here in 1879, and adding the paint and paper-hanging department two years later. The business was established by Messrs. Tice & Co. in 1863, Mr. Buckmaster succeeding in 1879. He occupies large and commodious quarters, and possesses every modern facility for conducting all branches of his trade under the most favorable conditions. He is prepared to promptly furnish estimates for slate and tin roofing; also, for sash, blinds and doors, and house painting, guaranteeing the speedy fulfillment of all orders and commissions, and perfect satisfaction. He carries at all times a full stock of paper-hangings, paints, oils, varnishes, sizings, brushes, and general supplies for builders and painters; receiving his goods from the most reputable sources at advantageous rates, and offering inducements in bargains that invite competition. He enjoys a large and influential patronage in city and country, which has been secured by close application to business, a thorough appreciation of the wants of all classes of patrons. Mr. Buckmaster is a native of New York City, a resident of Newburgh since childhood, and a gentleman of ripe commercial experience.

Chas. Babcock, House, Inside, Decorative, and Sign Painting, No. 33 Smith Street.—The house of Mr. Charles Babcock was founded three years ago by Messrs. Babcock and Heming, and was continued by them until the present year, when the partnership was dissolved, and during the spring Mr. Babcock opened for business at the above address. Here he occupies a spacious store and workshop, excellently equipped for all requisite purposes, and the salesroom contains a large stock of paper hangings, in all the latest designs, and a full assortment of paints, colors and brushes. Employing a force of experienced workmen, the proprietor is at all times prepared to enter into contracts for the execution of house, inside, and decorative painting, paper hanging, graining, kalsomining, sign-writing, etc. Estimates are promptly furnished on application, and all work entered into is carried through to completion in the most expeditious manner, and in a style that cannot fail to give entire satisfaction. The custom is derived from residents of the city and surrounding country. Mr. Babcock is a native of Orange county, and is well known as a responsible business man.

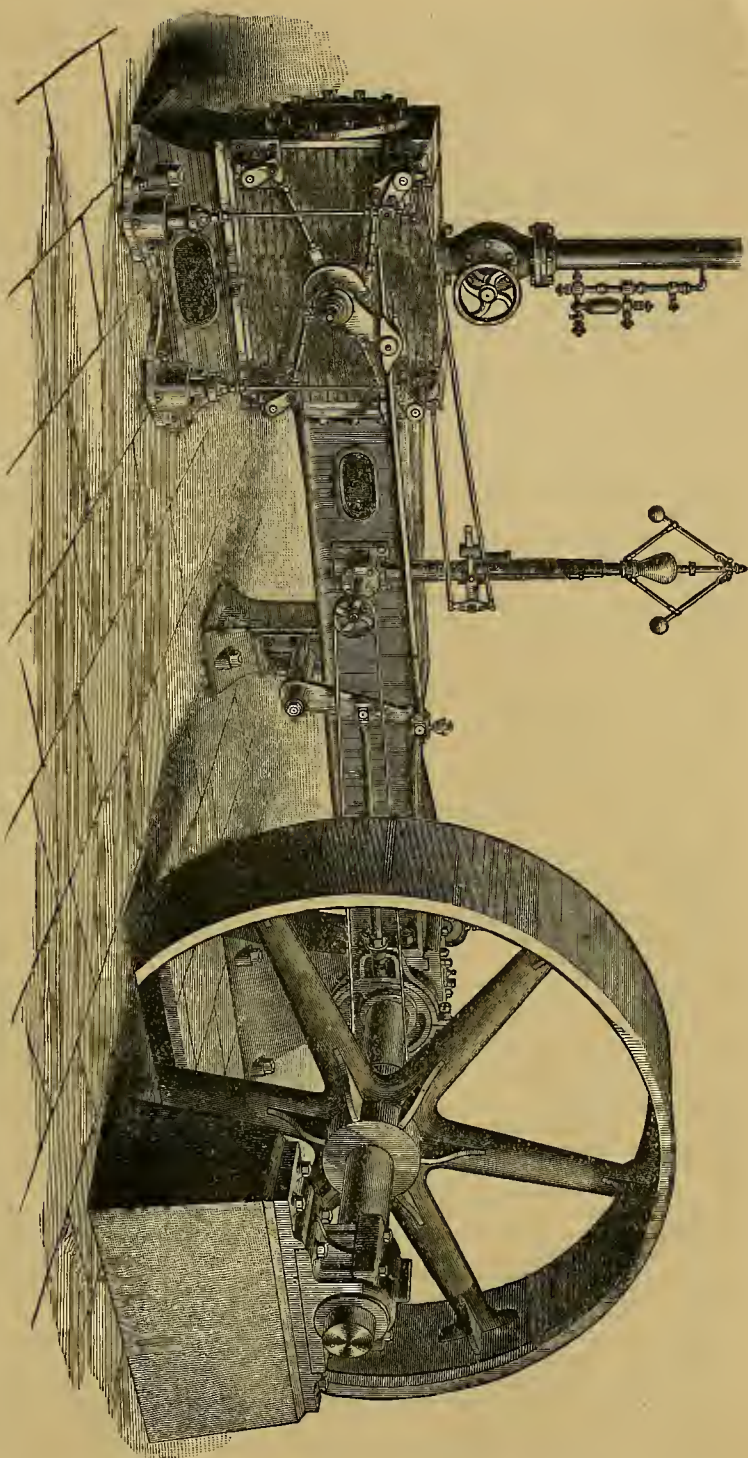
John W. McCullough, Manufacturer of and Dealer in Tobaccos, Cigars, Snuffs, Pipes, etc., No. 68 Water Street.—This gentleman has been engaged in this industry since 1845, and carries on a business which was originally established here in 1790. He has built up a wide reputation and a large and permanent trade as a manufacturer of and dealer in tobaccos, cigars, snuffs, pipes, etc. He occupies an entire four-story building, completely equipped in all its departments, and possesses unsurpassed facilities for supplying the most extensive demand in this direction of trade. The product comprises fine and medium brands of cigars, and fine chewing and smoking tobaccos, in the manufacture of which a large force of experienced hands are steadily employed, and the output is very satisfactory. His trade, which is principally wholesale, is of gratifying proportions, and has been secured and maintained by honest, reliable and legitimate methods. Mr. McCullough is a native of this county.

T. N. Chadborn, Matteawan Hat and Cap Store, No. 68 Colden Street.—The widely known and popular Matteawan hat and cap store of Mr. T. N. Chadborn, is distinguished not only for the superior class of its goods, but also as being the cheapest house in the city. The business had its inception in January, 1874, when it was founded by Mr. Merritt, and bought by the present proprietor in 1884, who, by dint of unflagging zeal and enterprise, has since built up a trade of the extent of which he may justly feel proud. The store is a commodious one, and is very handsomely fitted up and admirably arranged, and the fine, large stock is effectively displayed. The stock embraces all the latest novelties in hats and caps of every kind for men and boys, and a full assortment of the most fashionable neckwear, collars, cuffs, suspenders, hosiery, gloves, umbrellas, canes, and everything in the gentlemen's furnishing-goods line.

Robert Whitehill, Manufacturer of Improved Corliss Engines, etc.; Chas. A. Dixon, Superintendent. — The annually increasing demand for steam power and machinery of all kinds necessitates correspondingly large facilities for their production; hence the building and construction of steam engines constitute a very important branch of industry in the United States. The representative and most successful house in Newburgh actively engaged in this growing and useful trade is that of Mr. Robert Whitehill, whose extensive works are located on the block bounded by South William, Lafayette, Johnes, and Edward streets. This business was established in 1824. In 1865 Mr. Robert Whitehill, who is an able and efficient mechanical engineer, succeeded to the management of the Newburgh Steam Engine Works, which he has greatly enlarged and improved. The works, which include a spacious foundry, machine, boiler, and pattern shops, etc., are fully equipped with the latest improved machinery, apparatus, tools, and appliances known to the trade. The cupola has a capacity of 35,000 pounds of metal. Within the past year Mr. Whitehill has added another large building, fronting on South William Street, to be used for the storage of patterns and offices. A portion of the storage-building is now being used for the manufacture of gas for his ice-machines. Mr. Whitehill manufactures, to order or otherwise, improved Corliss and slide-valve steam engines, ice-machines (the Pictet system), stationary boilers, general machinery, iron and brass castings, etc. In the various departments of the works 160 skilled workmen, mechanics, etc., are employed, and the machinery is driven by steam power. The steam engines and machinery manufactured by Mr. Whitehill are unrivalled for efficiency, strength, reliability, and uniform excellence, and have no superiors in the United States or Europe, while the prices quoted for them are as low as those of any other first-class house in the trade. The trade of the Newburgh Steam Engine Works extends throughout all sections of the United States and Canada, while ice and refrigerating machinery and other specialties are shipped to Mexico, Cuba, Central and South America, India, and Australia. Mr. Whitehill is a native of Newburgh, where he is highly esteemed by the community for his enterprise, energy, and just methods. He is one of our public-spirited citizens, and was president of the Board of Common Council, and at the present time is president of the Board of Trade. He is assisted in the management of his business by Mr. Chas. A. Dixon, the superintendent of the works, who is as widely known for his skill and ability as for the just manner in which he attends to the interests of patrons. The New York City office of this responsible and successful house is at Room 6, Coal and Iron Exchange, corner Certlandt and Church streets.

William Crawford, Stone Cutter and Dealer in Blue and Free Stone; Yard, No. 18 Lander Street. — A gentleman who is carrying on extensive operations in this line, and whose enterprise has done much to enhance the welfare of this city, is Mr. William Crawford. Mr. Crawford started in business in 1871, and through the zeal with which he has applied himself to its prosecution has developed a large first-class trade of permanent character. The premises occupied for workshop and yard cover an area of 75x100 feet, are well equipped for the purposes of the industry, and employment is furnished a number of experienced workmen. Mr. Crawford carries

a large stock of blue and free stone, and is prepared to promptly fill all orders received on the most favorable terms. He cuts stone of all kinds for building purposes, also street flagging and curbing. His excellent connections enable him to secure his supplies on the most favorable terms. Though a native of Europe, yet Mr. Crawford has resided in Newburgh since 1854.



Geo. A. Cantine, General Insurance Agent, No. 48 Second Street.—The leading general insurance agent of the city of Newburgh is Mr. George A. Cantine, who has spent upwards of twenty years in insurance affairs, and is considered one of the best informed general agents in the State. He represents in Newburgh and its vicinity, the famous New York Life Ins. Co., and the Fidelity and Casualty Co., of New York. These companies are among the most reliable and substantial in America. From the inception of their business, their assets have increased with each succeeding year, until, at the present day, they occupy a very prominent position among our home institutions. To-day the New York Life Ins. Co. calls attention to a premium income for 1887 of over \$18,000,000, payments to policy-holders of over \$9,000,000, and an increase in net assets of over \$8,000,000. The assets of the company now exceed \$83,000,000. An accident policy in the Fidelity and Casualty Co., of New York is, in a measure, a substitute for a life policy, inasmuch as a man in good health, who does not care, or who cannot afford, to spend so much as \$150 per annum for a life policy, may, by the payment of \$18 to \$25 per annum, practically insure himself in the sum of \$5,000 against the main risk to which he is exposed, at a nominal premium. Mr. Cantine is assisted in the management of his business by the Hon. W. M. McNall, and the Hon. Wm. M. Mittell, who are special agents. Mr. McNall is a native of Rochester, N. Y., and a lawyer by profession. He is an ex-judge of Oswego County, and an ex-editor of the Oswego daily newspaper. For seventeen years he was special agent for the United States Treasury, and after the war had the reconstruction of the Revenue Laws of the United States. He is author of the celebrated "Pike Papers." Mr. W. M. Mittell, previous to engaging in insurance affairs was an extensive manufacturer of agricultural implements. He was also in the wholesale grocery trade. Mr. Geo. A. Cantine was a Colonel on the staff of General S. Deering, Department of the Gulf, during the Rebellion. He was appointed Inspector General of the G. A. R., New York State, and is prominent in Grand Army circles. Colonel Cantine delivered the memorial oration in Easton, Mass., in 1888 at Gorham in the morning and Walden in the evening, last Decoration Day, and is noted for his oratorical ability. He served with distinction during the war, and was present at several important battles. Mr. Cantine now controls the business of the New York Life Ins. Co., etc., in Orange, Ulster, Rockland, Westchester and Dutchess Counties.

Beggs & Moore, House, Sign and Ornamental Painters, Nos. 135 and 137 Water Street.—In that important department of industry devoted to paper-hanging and general painting, etc., a leading position is occupied by Messrs. Beggs & Moore, of Nos. 135 and 137 Water street, this city. The business of this house was founded by the present proprietors twenty-three years ago, and from the beginning to the present, the firm has commanded a liberal, substantial and influential patronage. The firm occupy two connecting stores. These are neatly and attractively fitted up. The stock of goods carried is one of the largest and finest in its line to be found in the city, and includes an elegant assortment of wall-papers in the latest designs and of the most costly materials. The line of paints, oils and general painters' supplies is kept very full and complete; while the stock of window shades, paintings, cords, tassels, and interior decorations, by its diversity and beauty, renders it easy to suit every taste and fancy, and prices are placed at a fair and reasonable figure. From the outset of their business career, the proprietors have prosecuted their enterprise with unabated vigor and success. Thoroughly skilled workmen of many years' experience, both partners are amply qualified and well prepared to at all times enter into contracts for the execution of every description of house, sign and ornamental painting, graining, kalsomining, and paper hanging; and they guarantee that the largest or smallest demands upon them will be pushed through to a rapid and satisfactory completion. The firm also manufactures picture frames of every kind to order. None but the most competent workmen are employed; while reasonable prices and thoroughly performed work make this house well worthy of patronage. Mr. George Beggs is a native of Europe, and Mr. Bartholomew Moore was born in New Jersey. They are both popular business men, and can in all cases be depended upon to give the utmost satisfaction.

Bayne & Walshe, Fresco and Mural Painting, etc., No. 134 South Street.—Messrs. Bayne & Walshe, founded their business seven years ago, and, owing to the thorough ability which they exercised

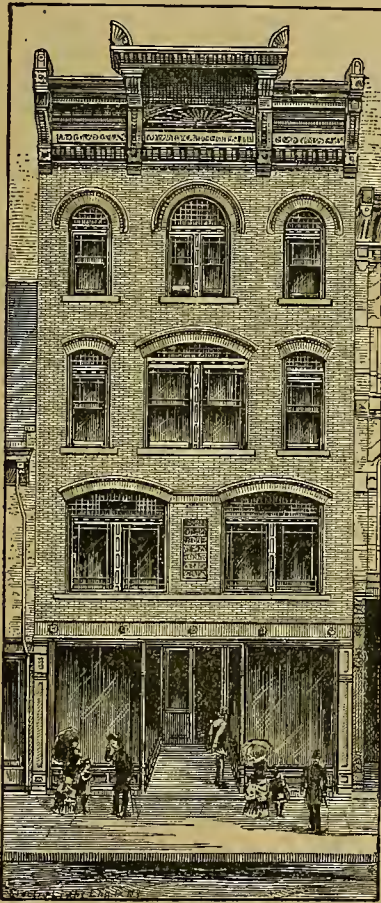
in all their operations, soon won an enviable reputation among their contemporaries, and with the public. The copartners, Messrs. J. Bayne and James J. Walshe, are conversant with every detail of their calling, and in every instance where their services have been engaged, have given the best of satisfaction. They execute fresco, mural, and general painting of all kinds, also paper hanging and interior decorating, giving employment to from eighteen to twenty-five hands. The commodious store occupied is fitted up in a tasteful, style, and is filled with a full stock of French, English, and American wall papers and linocrusta-Walton in all the newest designs and most popular colors. There is also a superior assortment of paints, brushes and artists' materials. The firm furnish estimates for work of any magnitude, are liberal and equitable in their policy, and all work entrusted to their skill is invariably executed in the most finished and artistic manner.

Weller & Purdy, Carpenters and Builders, No. 63 Chambers Street.—Although a comparatively young house in the trade, having been founded three years ago, this firm through the thorough knowledge of their calling, which they have brought to exercise in their operations, as well as their close study of their patrons' interests, have built up an enviable reputation, and a first-class line of patronage throughout the city and surrounding country. They carry on a general line of business as house builders and contractors, and also attend to jobbing of all kinds. A force of skilled carpenters are employed, their operations being personally superintended by the firm; and every facility is possessed for promptly carrying forward to successful completion all contracts undertaken; while all work is executed in the most careful and finished manner. Plans and specifications are furnished on application, and all estimates are based upon the most reasonable scale of charges. The premises occupied comprise a building having two floors, 25x36 feet in dimensions, and a cellar for storage. The work-shop is equipped in the most complete manner. The copartners, Messrs. J. S. Weller, and G. E. Purdy, are natives of Orange County, N. Y., and are well known here.

Henry Fletcher, Dealer in Hot-air Furnaces, Stoves, Ranges, etc., Plumbing, Roofing, etc., No. 134 Broadway.—Mr. Henry Fletcher, the widely and favorably known dealer in furnaces, stoves and ranges, started in business here seven years ago, bringing to bear the widest range of practical experience and perfected facilities. He has a large and well-arranged store where he carries a line of the best known makes of stoves, ranges, heaters and hot-air furnaces; and we strongly recommend Mr. Fletcher's stock, to those contemplating the purchase of anything in this line. He puts in hot-air furnaces of the most approved construction, insuring economical and thorough heating of the house, with thorough ventilation. He has fitted up several of the finest mansions in Newburgh in the most satisfactory manner, and has built up a large and growing trade in plumbing, roofing, sheet-iron and copper-smith work. Here is a large and complete stock of plumbing supplies, tinware, etc. For any work in his line, Mr. Fletcher, promptly furnishes estimates on application, and guarantees entire satisfaction.

J. K. R. Oakley, Newburgh Mineral Water Works, Nos. 144-146 Water Street.—This gentleman established his business here twenty years ago, and, besides manufacturing mineral waters of all kinds, is the agent for Ballantine & Co's. and Ph. Best's Milwaukee lager beer. His works are spacious in size, and are thoroughly equipped with the latest bottling apparatus, and all the modern facilities for conducting all operations under the most favorable auspices. The consumption of malt beverages has increased very greatly in this country during the past twenty years, rendering such establishments as that conducted by Mr. Oakley of great importance in every large community. The goods manufactured by him are noted for their purity and excellence, and his house has become a favorite headquarters for dealers who desire to cater to a strictly first-class trade. The mineral waters here produced are highly recommended by physicians, dealers and consumers throughout the country for their health-giving properties. Promptness and reliability form the principles on which the business is conducted. Its trade, which is chiefly wholesale, is large and influential in the city and country, requiring in its transaction the constant employment of ten skilled hands. Mr. Oakley is a native of Newburgh.

The New York Furniture Co., No. 102 Water Street.—This enterprise was established in 1881 by the present esteemed proprietor, Mr. C. E. Crawford, and is now acknowledged to be the largest house-furnishing establishment on the Hudson River. The proprietor is thoroughly experienced, gives close and careful study to the changing demands of public taste, and cultivates the resources of his establishment with judgment and liberal enterprise. The business premises comprise an entire building, five stories high, 25x100 feet in dimensions, with an additional space of 40x80 feet in the rear, making in all 22,500 square feet, all arranged in the best manner for display, inspection and sale, and the economical handling of goods. The several departments are filled with an elaborate and diversified stock, embracing furniture, carpets, crockery, plated ware, lamps, and general house-furnishing goods. The furniture, which is carried in magnificent assortment, ranges in quality from the plainest to the most elegant and costly. The supply is of the most comprehensive



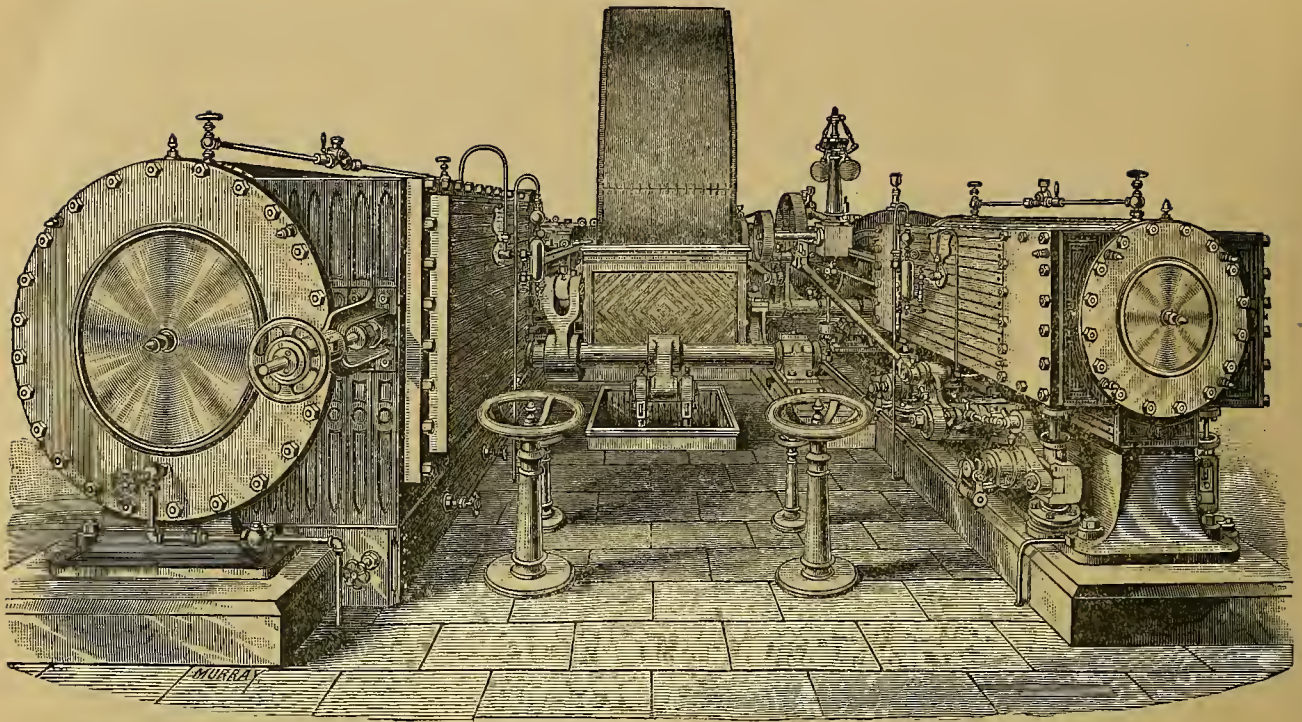
character, and well calculated to meet the requirements of every taste and fancy. In the carpet department a fine display is made of goods representing the products of the most noted American and European manufacturers. The lines of crockery, glass, and plated ware are equally well represented, and whatever is most esteemed as adding to the comfort and elegance of the household is here to be found in its most attractive and reliable form. The prices in all departments are placed at the lowest point of moderation, and the trade is large and active, requiring in its transaction the constant employment of sixteen clerks and salesmen. Mr. Crawford, the controlling spirit of this mammoth enterprise, is a native of this county, and also part owner of the Newburgh Upholstering Company.

Hoag & Hunt, Groceries, Provisions and Country Produce, No. 214 Broadway.—This pushing and prosperous firm was established in September 1887, and its career from the start has been a record of steady progress. The secret of their success is not far to seek, however. They occupy a commodious, well kept store and basement, carrying always on hand a large and first-class stock, comprising fine teas and coffees, sugars, spices and condiments, dried fruit, canned-goods, prime hams, bacon, lard and provisions, choice creamery-butter, cheese and fresh eggs, best brands of family flour, molasses, vinegar, oils, salt, oatmeal, rice, beans, peas, fish, soda, shelf-goods in great variety and general groceries. They also handle country produce of all kinds on commission, several assistants attending to the wants of customers, and altogether the firm have built up a flourishing city and out-of-town trade. Messrs. Cyrus D. Hoag and George T. Hunt, who compose the firm, are natives of Schenectady County, and for the time they have been in business in this city have won a host of friends, owing to their liberal and honorable business methods.

C. U. Mack, Groceries, Provisions and Fruits, No. 160 Broadway.—This thriving business was established in March last, and from the start the venture has proved a positive and permanent success. Handling nothing but reliable and superior goods, strictly honorable in his dealings, and being beside attentive to his customers, he has been enabled to secure the hold on popular favor he has from the first enjoyed. The store is commodious, neat and complete, and a large and well selected stock is constantly carried on hand, comprising pure, fresh and choice teas, coffees and spices, sugars, syrups, condiments, dried-fruits, canned-goods and delicacies, foreign and domestic fruits, nuts and vegetables, fine dairy butter, cheese and eggs, prime hams, bacon, lard and provisions. The assortment also includes best family flour, rice, oatmeal, beans, peas, soda, soap, starch, shelf-goods in great variety, molasses, vinegar, oils and general groceries, and a competent assistant is employed, while a delivery wagon is in steady service.

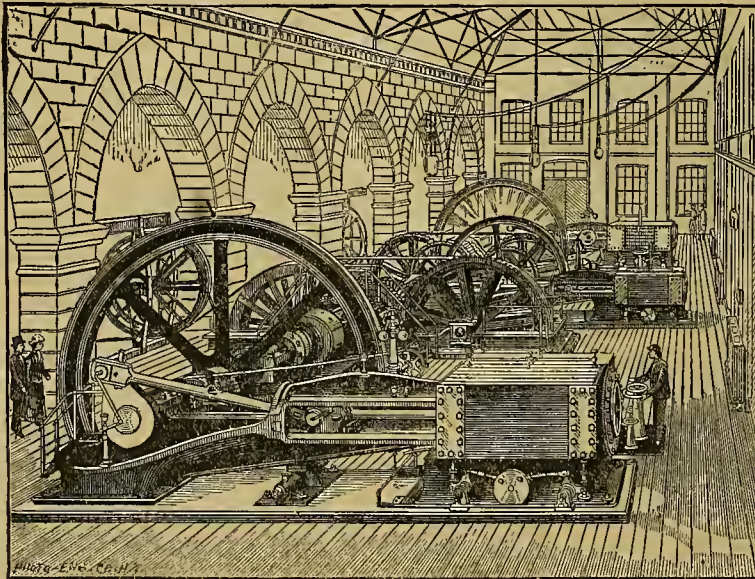
G. Doblin, New York Bazaar, No. 90 Water Street.—Among the most noteworthy establishments devoted to the sale of female wear in Newburgh, may be mentioned the spacious and attractive clock, millinery and fancy goods emporium of G. Doblin, popularly known as the "New York Bazaar." This flourishing business was established some twelve years ago, and the unequivocal success that has attended the enterprise from the start, amply attests the superiority of the goods handled, as well as the energy and ability displayed in its management. The store is large and commodious, and fitted up with excellent taste, while an extensive and A1. assortment is always kept on hand, embracing handsome cloaks for ladies' and children's wear in great variety, elegant millinery goods, hats and bonnets in the latest style and most exquisite designs, superb plumes, feathers, silk ribbons, plushes and everything in the line of millinery trimmings. The stock also includes rich laces and embroideries, novelties in neckwear, gloves, bosiers and undergarments, notions, small wares, toilet articles, hair goods, jewelry, ornaments and fancy goods; while half a dozen efficient assistants are in attendance. Mr. Doblin, the proprietor, is a New Yorker by birth, and is well endowed with the qualities that bespeak success in mercantile life.

Blair & Turner, Gents' Furnishing Goods, No. 196 Broadway.—A newly established mercantile enterprise in this city, but one, which in view of its already large and liberal patronage, bids fairly to become one of the leading local houses in its line, is that of Messrs. Blair and Turner, dealers in gentlemen's furnishing goods. The store, a commodious and well-arranged apartment, is fitted up in a remarkably neat and attractive style and heavily stocked with gentlemen's underwear, neckwear, hosiery, gloves, etc; also a fine assortment of canes, umbrellas, etc., is carried. These goods are carefully selected from the most reputable sources of supply, and in style, quality and general workmanship, are of the highest degree of excellence. The house is a favorite purchasing depot for the trade of the vicinity. Messrs. James Blair and George Turner, composing the firm, began business in the early part of May 1888, and although but little more than fairly established have already won a patronage which places them in the front rank of representative young merchants of this their native town.



Wm. Wright, Builder of Wright's Patent Steam Engines.—The annually increasing demand for steam power and machinery in this country requires large facilities for their production—hence the building of steam engines of all kinds constitutes a very important branch of industry. Prominent among the representative manufacturers of the United States engaged in this valuable industry is Mr. Wm. Wright, builder of Wright's patent automatic cut-off steam-engine. This business was established in 1850. In 1870, Mr. Wright, who is a thoroughly able and practical mechanical engineer and machinist, succeeded to the management. The works consist of an extensive series of buildings, admirably equipped with all modern machinery, tools, and appliances necessary for the systematic conduct of this useful industry. One hundred and eighty skilled mechanics and operatives are employed, and the machinery is driven by a fifty-horse-power steam engine. Mr. Wright makes a specialty of building automatic compound engines for large manufacturing plants, producing great economy in fuel, and is the pioneer in this style of engines in this country, and he also manufactures to order or otherwise machinery of all kinds, high and low pressure steam boilers, tanks, etc.

He also has constantly on hand a large assortment of patterns for beam and propeller engines, hoisting engines, horizontal and vertical blast engines, mill gearing, iron and brass castings, and wrought iron work of every description. All his steam-engines and machinery are absolutely unsurpassed for quality of materials, workmanship, utility, and reliability, and the embodiments of mechanical skill of the highest order. It will be seen that the greatest care and scientific researches of years have been exercised to bring Mr. Wright's engines to their present point of perfection. They are adapted for all kinds of service, and have proved their superiority when brought into competition with those of other makers. Large numbers of these splendid steam engines have been sold not only in the United States and Canada, but also in Mexico, the West Indies, Central and South America, and numerous testimonials from eminent firms and corporations bear evidence to their efficiency, utility, and reliability. Mr. Wright is a native



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Washington Baking Powder Company, Nos. 108 and 110 Water Street.—This business was founded by the present proprietors, Messrs. A. and G. Meyer, in 1883, and has been conducted with marked ability and steadily increasing success. The baking powder bearing the stamp of this company is in high favor with dealers in all parts of the United States on account of its salability and merit, and is a prime favorite with consumers everywhere from its quality, utility, thorough reliability, uniform excellence and low price. The proprietors have ever made it a rule from the start to use the very best materials that money could purchase, and to employ only expert labor, and from this rule they have never deviated. A popular feature introduced by this company is the giving of handsome presents to buyers, comprising beautiful glass and hand-painted ware, exquisite in design and thoroughly artistic in execution. This method of advertising served to bring the company to the notice of the public, and their productions have been eminently successful in popularizing their business with both consumers and the trade, so that a permanent and increasing demand has been developed for this baking powder wherever it has been once tried. The Messrs. Meyer are well-known merchants of this city, and highly regarded in commercial life.

John T. Case, Monuments and Headstones, No. 135 and 137 Broadway.—This gentleman is widely prominent as a dealer in monuments and headstones of granite and marble, and has been engaged in the business here for a period of thirty years. During that time he has built up a reputation and a trade that place him in the front rank of enterprise and success. His business premises cover an area of 50x190 feet, provided with all the modern facilities for working granite and marble. Original designs are furnished by the proprietor; estimates are made, and contracts are entered into for all kinds of marble and granite cemetery work on the most reasonable terms, and at as low prices as can be made by any other first-class house in the state. A splendid stock of monuments is displayed, comprising American and Scotch granite, Italian and Vermont marble, and a leading specialty is made of railway Quincy granite. The most expert workmen only are employed, and satisfaction is guaranteed both as to quality and price of all work furnished. The trade of the house is large and influential in this city, and throughout Orange County and the surrounding country, and is annually increasing. Mr. Case is a native of New York State, and a thoroughly reliable and trustworthy business man.

Fielding & Moscow, Pianos and Organs, Sheet Music and Musical Merchandise, No. 30 Water Street.—An inferior piano, one that is unskillfully made is almost worse than no instrument at all. It is like a bad clock that never tells the time correctly, though ticking away incessantly. In connection with these remarks, special reference is made, in this commercial review of Newburgh, to the progressive and reliable house of Messrs. Fielding & Moscow, dealers in pianos, organs, and musical merchandise. This business was established eleven years ago by Mr. Thos. Fielding, who conducted it till 1880 when Mr. Chas. E. Moscow became a partner—the firm being known by the style and title of Fielding and Moscow. The premises occupied comprise a spacious five-story building, fully supplied with every convenience and appliance for the accommodation and display of the extensive and valuable stock. This is the largest music house on the Hudson. The stock consists of a splendid assortment of pianos and organs, including those of Decker Bros., Hardman, Estey, Carpenter, etc.; also brass and silver plated instruments, sheet music and musical merchandise. The firm likewise attend to tuning and repairing, and execute bookbinding orders at less than New York prices. Messrs. Fielding & Moscow buy all their pianos and organs for cash, and are consequently enabled to offer them to the public at the lowest possible prices. These instruments are sold either for cash or on the instalment plan, which latter arrangement allows those of comparatively limited means, to acquire these almost indispensable articles on easy terms. Messrs. Fielding & Moscow are both long residents of Newburgh.

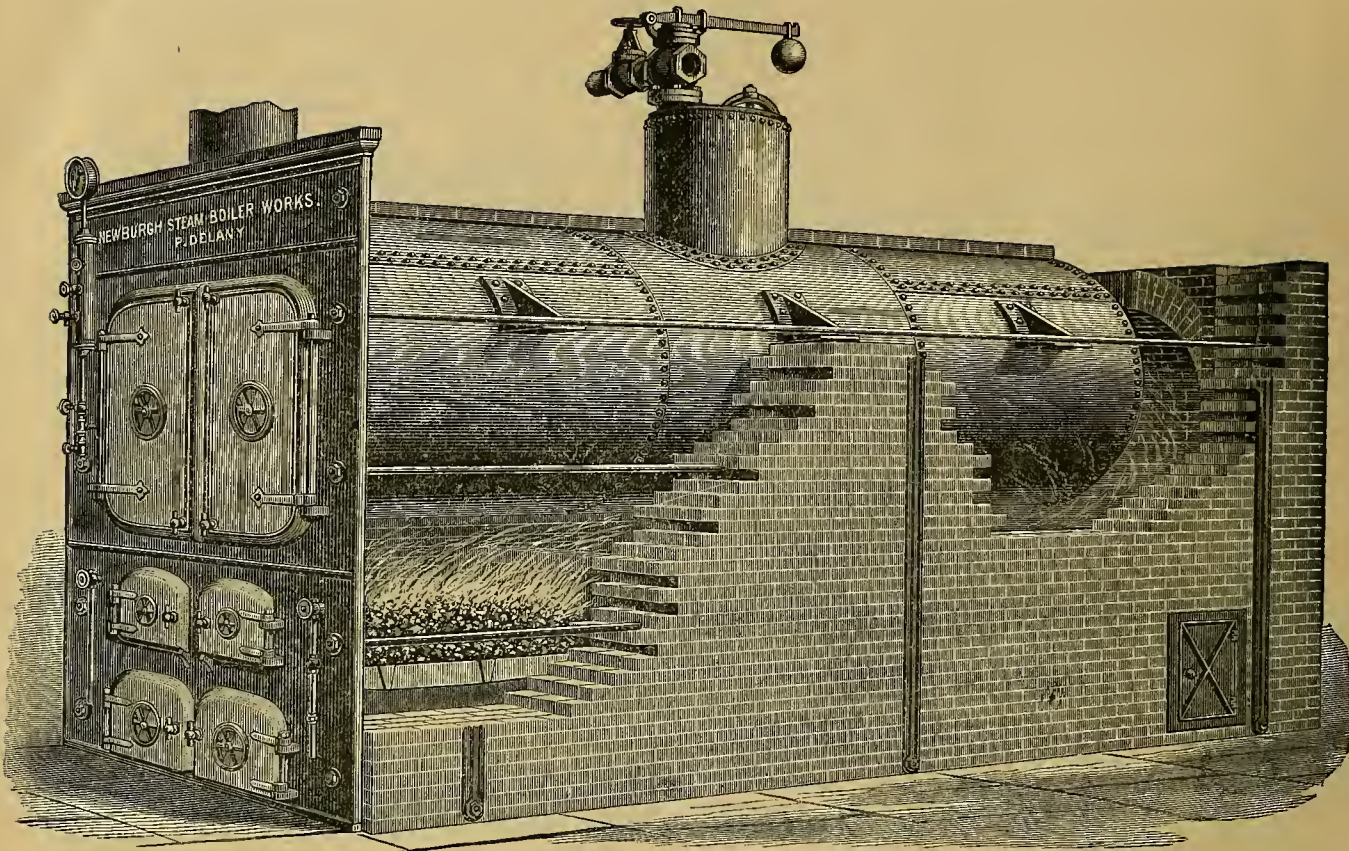
Daniel Farrington, House, Sign, and Ornamental Painting, No. 12 Water Street.—Mr. Daniel Farrington is widely known in the business of house, sign, and ornamental painting, and as an extensive dealer in paints, oils, varnishes, glass, sash, blinds, doors, kalsomine, sizing, brushes, and general painting materials. The house was founded in 1812, by Mr. Daniel Farrington, who was succeeded in 1845 by his son, the present proprietor. The business premises

comprise an entire four-story building, thoroughly stocked in all departments. The stock of paints, oils, and kindred materials is one of the largest and finest in the city, recommending its own superior qualities to the confidence of close and discriminating buyers. The advantages, naturally acquired by long years of identification with a particular branch of trade, are here possessed in an eminent degree, enabling the proprietor to guarantee the prompt and perfect fulfillment of all orders for work or supplies, and to place his prices at a figure which precludes successful competition. His goods are selected with experienced judgment, and suited to the tastes and the requirements of all classes of patrons. Mr. Farrington is a native of Newburgh, and one of its oldest and most honored business men.

J. D. Mable, Stoves, Heaters, Ranges, etc., No. 46 Water Street.—This gentleman is an extensive dealer in stoves, heaters, ranges, etc., and gives prompt and skillful attention to tin and sheet-iron work, plumbing and general repairing. The house over which he presides has an old and intimate connection with the business history of this community, having been established fifty years ago, by Mr. John Loomis, the present proprietor succeeding to the control in 1868. The business premises comprise an entire four-story building, 18x85 feet in dimensions, and every department is stocked to repletion with new, useful and desirable goods; the line of stoves and ranges here displayed being especially worthy of notice, embracing, as its does, all the latest and most improved styles for both heating and cooking. In tin, sheet-iron, and copper work this house occupies an unquestioned position at the head of the trade, from which it is abundantly able to make good its claim for accomplishing the best and most thorough work to be found in any locality; while in the way of plumbing, gas, and steam fitting, every facility is at hand for the prompt and perfect fulfillment of all orders. All goods are purchased of manufacturers direct, and are offered at prices which preclude successful competition. Mr. Mable is a native of New York State, a resident of Newburgh for many years, and closely identified with the growth and prosperity of the city.

Nathan S. Smith, Bookseller, No. 76 Water Street.—The establishment conducted by Mr. Nathan S. Smith, was founded in 1830, by Mr. Daniel Smith, who conducted it until 1882, when he was succeeded by his son, the present proprietor. The literary citizens of the town, and all lovers of good reading, make it their chief rendezvous. To stroll into Smith's for a chat, take a glimpse of the last new book or magazine and the current literature of the day, is with them a daily duty. The business premises are spacious and attractive, and the stock of goods displayed is replete with everything usually looked for in a first-class bookstore. Here are history, science and fiction from all the standard authors; books in fine bindings and numerous illustrated works; sporting and yachting books, and out-door literature of all kinds; maps, globes and guide-books; juvenile books, miscellaneous works, and general school supplies; gold pens, pocket cutlery and fancy articles; office, school and fancy stationery; albums, toys and holiday goods in great variety; and special counters for daily newspapers, periodicals and seaside novels. The proprietor is never without the last "new thing" in English or American literature. The trade is conducted at both wholesale and retail, and town clubs and libraries are promptly supplied. This house is also the depository of the Newburgh Bible Society, and its patronage comes from all classes of society. Mr. Smith is a native of Newburgh.

Joseph Van Cleft & Co., Hardware, Wagons, etc., No. 79 Broadway.—This business was established in 1863 by Joseph Van Cleft, who conducted it until 1887, when his brother, Mr. C. A. Van Cleft became a partner; the firm being known by the style and title of "Joseph Van Cleft & Co." The premises occupied comprise a superior four-story building, which is fully stocked with a well selected assortment of hardware, house-furnishing goods, builders supplies, agricultural implements, wagons, buggies, road-carts, fertilizers etc. Only standard goods are handled, and the prices quoted in all cases are as low as those of any other first-class house in the trade. Messrs. Joseph Van Cleft & Co. are sole agents in Newburgh for the Ross ensilage and fodder cutter and Walter A. Wood's famous harvesting machines. The business is both wholesale and retail, and extends throughout Newburgh and the adjacent cities. Messrs. Jos. and C. A. Van Cleft are natives of Orange County.



P. Delany, Newburgh Steam Boiler Works, Corner Golden and Renwick Streets.—The annually increasing demand for steam power in the United States necessitates correspondingly large facilities for the production of steam boilers of every description. Among the representative houses engaged in this growing and important industry in Newburgh, a prominent one is that of Mr. P. Delany, whose Steam Boiler Works are eligibly located at the corner of Golden and Renwick streets. This business was established in 1870 by the present proprietor, who is an experienced and practical boiler-maker. All the operations of these works are conducted under his personal supervision, thus insuring to the trade only such products as will withstand the most critical tests both in regard to material used in their construction and the workmanship employed. The premises occupied are spacious, and are fully equipped with the latest improved machinery and appliances, including machinery for disbing heads, plate-planers, steam riveting machinery, etc. Fifty experienced workmen are employed. Mr. Delany also manufactures largely all kinds of sheet-iron work, and makes a specialty of ocean buoys, of which he has supplied 500 to the United States Government, giving entire satisfaction. He has recently finished a contract for a large number of buoys for South America. The steam boilers constructed by Mr. Delany are unrivalled for quality of materials, strength, and workmanship, and have no superiors in this country; while the prices quoted for them are as low as consistent with first-class goods. Mr. Delany was born in Ireland, but has resided in Newburgh for the last thirty-five years. He is highly regarded in trade circles for his mechanical skill and integrity, and is one of our public-spirited citizens, having been an Alderman during the period 1874-1876. His business is marked by a continuous increase, and its present prosperous status augurs well for the future.

Wm. B. Brown, Fine Family Groceries, No. 177 Water Street.—An old-established and excellent grocery store is that conducted

by Wm. B. Brown, dealer in fine family groceries, teas, flour, and provisions. It was started originally over thirty years ago, and in 1882 came into control of the present proprietor. The store, which is favorably situated, is commodious and neatly kept, and a large, first-class stock is constantly carried on hand, embracing choice teas, coffees, and sugars; spices, condiments, dried fruits and canned goods of every description; foreign and domestic fruits, nuts, and vegetables; fine creamery butter, fresh eggs, cheese and lard; smoked meats, hams, bacon, and fish; best brands of family flour; rice, oatmeal, peas, beans, molasses, vinegar, oils, soda, soap, starch, baking powder, shelf-goods in great assortment, household specialties, and everything in the line of staple and fancy groceries. Vessels and railroad boarding-houses are supplied on best terms; excellent value, honest weight and measure, and straightforward business methods being characteristic of this well-known and reliable establishment; while several courteous assistants are in attendance. Mr. Brown was born in Ulster County, but has been a respected resident of this city for over twenty-two years.

H. N. Contant, Fine Groceries, Provisions, Fruits, etc., Corner First and Lander Streets.—This gentleman, who is a native of Newburgh and popularly known in the community, inaugurated his present business about three years ago, and has since that period, owing to the ability brought to bear by him in its management, as well as the careful manner in which he has catered to the wants of the public in his line, succeeded in building up a most desirable patronage, and his business continues to show a steady increase in volume. The store occupied contains a full, fresh stock of staple and fancy groceries, provisions, fruits, vegetables, confectionery, smoked meats, canned goods, and fine family flour—a specialty being made of the latter. Three hands are employed, and all orders are promptly filled. Mr. Contant always strives to give the best values for all moneys expended at his establishment.

Ira Caldwell, Druggist and Pharmacist, No. 148 Broadway, Cor. Johnston Street.—The attractive and well-known pharmacy conducted by Mr. Ira Caldwell has been a popular and largely patronized drugstore for the past ten years, having been founded by that gentleman in 1878. The store and laboratory have an area of 30x60 feet, and the salesroom embraces in its generally complete appointments all the modern adjuncts of elegance and convenience. The laboratory is supplied with all requisite facilities for compounding the most difficult prescriptions and remedies; and the stock of drugs, medicines, toilet and fancy articles, etc., embraces everything pertaining to a first-class pharmacy. Mr. Caldwell is the manufacturer and proprietor of many noted and valuable remedies, among which may be mentioned "Shake-'Em-Off," for malaria; "Stillingia and Sarsaparilla," "Dr. Voison's Pile Cure," "Cough Cure," "Magnetic Oil," etc. The house is largely and liberally patronized by the surrounding residents. Mr. Caldwell is a gentleman of culture and a pharmaceutical graduate, and a practical and skilful druggist of many years' experience. He is ably assisted by two competent and duly qualified clerks. He is a native of Newburgh.

C. H. Paffendorf, Agt., Fine Furniture, Nos. 57 and 59 Colden Street.—One of the leading mercantile houses of the city, and one which has enjoyed a successful and prosperous career of twenty years, is the furniture and upholstery house of Mr. C. H. Paffendorf. The premises occupied consist of a salesroom and workshop each 30x60 feet in dimensions, which are fitted up in every department with all facilities for carrying on the business in the most approved manner. Mr. Paffendorf is the manufacturer of all kinds of furniture, cabinet-made goods, etc., and makes a specialty of fine and thoroughly skilful work in every line of labor engaged in. Upholstery in all its branches, feather-renovating, furniture repairing, varnishing, and polishing are extensively carried on, and the productions of the experienced cabinet-makers here employed are warranted to be unsurpassed in designs, quality, finish, and general workmanship. A pleasing and varied assortment of fine furniture is displayed. These goods supply a liberal city trade, as well as an influential patronage in all parts of the United States, and the house grows more widely known and popular each succeeding year.

John R. Post, Merchant Tailor, No. 38 Water Street.—Among the foremost exponents of the tailoring art in this city is John R. Post, the well-known merchant tailor, who has long maintained an excellent reputation for fine work in this line, and of which no better criterion need be offered than the large and influential patronage he deservedly enjoys. Mr. Post, who is a native of Ulster County, but has lived in Newburgh since 1860, is a practical and expert cutter and general workman of ample experience, and is a thorough master of the art in all its branches. He was formerly a member of the firm of J. H. Phillips & Co., established in 1875, starting alone three years subsequently. He occupies neat and compact quarters, and keeps constantly in stock an elegant assortment of imported and domestic woollens and worsteds, including the latest styles and patterns in cassimeres, cloths, checks, diagonals, stripes, serges, chevots, and fashionable suitings from which the most fastidious may select; while from twelve to fifteen experienced hands are employed, and the garments made by Mr. Post can be relied upon as first-class in every respect, alike as to cut, fit, finish, and fabric.

David Bell, Proprietor Centre Market, No. 156 First Street.—This market is noted as being a reliable source of supply of the most excellent meats at all seasons of the year, and anything purchased from here can be depended upon to be the best obtainable. The business was founded some twenty-two years ago by Mr. Isaac Hanson, and continued in his sole control until February, 1882, when the firm became Hanson & Bell; the partnership, however, existing but a short time, when Mr. Bell succeeded to the entire ownership. The store occupied is commodious and very neatly furnished, while it is fitted up with a large refrigerator and all conveniences for the proper handling of the business. The stock carried is at all times large and superior in character, the assortment including the prime cuts of beef, mutton, veal, lamb, and pork, also country sausages and all kinds of poultry in season. The trade supplied is retail exclusively, and is derived from the best class of customers in the city. Mr. Bell is a native of Newburgh, and is one of its most worthy citizens.

J. R. Bayne, White Market, No. 129 Water Street.—About the most complete, best ordered, and leading establishment devoted to the sale of meats, poultry, and country produce in Newburgh is the admirably conducted and deservedly popular "White Market" of J. R. Bayne. The very best quality goods only are handled, and patrons can at all times rely upon finding an excellent article, honorable dealing, and prompt and polite attention here. This flourishing market was established in October, 1884, and from the inception of the business Mr. Bayne has steadily increased his hold on public favor, building up a most substantial trade. The store is commodious, neat, and well equipped in every respect; marble-slab counters, handsome fixtures, and painted white walls rendering the place very inviting, and four courteous assistants are employed. An extensive and first-class stock is constantly carried on hand, comprising choice fresh beef, mutton, lamb, veal, and pork; prime, corned, salt, and smoked meats of all kinds; hams, bacon, and sausages; poultry and game of all kinds in season; also fine dairy butter, fresh eggs, lard, vegetables, fruits, etc.; all orders receiving prompt and satisfactory attention. Mr. Bayne, who is a native of this city, is a man of energy and excellent business qualities, and fully merits the success that has attended his efforts.

James Cochrane, Dealer in Fine Foreign and Domestic Wines, Liquors, Cigars, Choice Family Groceries, etc., Northeast Corner of Liberty and Washington Streets.—Among the best kept and most popular establishments devoted to the sale of family groceries, wines, liquors, etc., in Newburgh can be named the well-known and reliable store conducted by James Cochrane. The premises here occupied, which are spacious and ample and nicely fitted up, are divided into two separate departments, one devoted to groceries and the other to wet goods, and a full and fine stock is constantly carried in both. The assortment includes choice teas, coffees, and spices; sugars, condiments, delicacies, foreign and domestic fruits, nuts, and vegetables; prime dairy butter, cheese, and eggs; best brands of family flour, rice, peas, beans, oatmeal, molasses, vinegar, oils, soda, soap, starch, shelf goods in great variety, canned goods, dried fruit, and general groceries. The bar is stocked with fine imported and native wines, liquors, and cigars; ales, beer, bottled goods, and everything that is to be found in a first-class place of the kind; while five efficient assistants are in attendance. This prosperous business was established about eighteen years ago by the gentleman whose name heads the sketch, and from the start Mr. Cochrane has enjoyed a very substantial and growing patronage. Mr. Cochrane is a well-known merchant in his line of business, and his popularity is evinced by his election as Alderman of the First Ward, which office he now occupies.

Patrick Cleary, Grocer, Corner of Ann and Liberty Streets.—A well-conducted and deservedly popular grocery store is that of Mr. Patrick Cleary. This business has been established for upwards of nineteen years, and from its inception the store has been a favorite source of supply for the surrounding residents. In the large and well-fitted-up salesroom is at all times to be found a carefully selected and complete stock of choice groceries, liquors, and cigars, and the patronage received is made up of the high-class custom of the vicinity. Mr. Cleary was born in Europe, but since early boyhood has resided in this city. After working at the machinist trade some twelve years, he embarked for himself in the grocery and liquor business in 1869, founding at this date the fine enterprise with which he has since been prominently, popularly, and most successfully identified.

A. Serventi, Fruit, Nuts, etc., No. 6 Colden Street.—Mr. A. Serventi, a native of Italy, and for many years a resident of the community, originally established himself in his present line of business as a wholesale and retail dealer in fruits, nuts, etc., more than twelve years ago. Mr. Serventi occupies ample and commodious headquarters, and has fitted up the premises with every facility and convenience for receiving, storing, and selling wholesale and retail quantities of the choicest foreign and domestic nuts, bananas, oranges, lemons, pineapples, and fruits of all kinds in their respective seasons. A heavy trade has been developed since the inception of the business. The stock is temptingly displayed, and is guaranteed to be pure and wholesome in quality.

Chas. E. Keefe, Wholesale and Retail Dealer in Paints, Oils, Glass, Putty, etc., No. 95 Broadway.—Prominent among those engaged in the painting and painters' supply line in Newburgh is Chas. E. Keefe, painter and decorator, also wholesale and retail dealer in paints, oils, etc. Mr. Keefe, who is a native of this city, is a practical and expert painter himself, of many years' experience, and is a thorough master of his art in all its branches. He started in business on his own account in 1883, and from the first he has enjoyed a large and growing patronage. The premises occupied as store and shop are ample and commodious, and a heavy and first-class stock is kept constantly on hand, comprising paints, colors, oils, putty, glass, varnishes, shellac, dryers, brushes, wall-paper, window-shades, and artists' materials, while eight experienced hands are employed. House, sign, and steamboat painting in all its branches is executed in the best style of the art, at reasonable rates; also paper-hanging, decorating, and kindred work; and altogether Mr. Keefe has a very fine city and country trade.

Newburgh Fancy Dye House, John McGarvey, Silk, Cotton, and Woolen Dyer, No. 33 Chambers Street.—The business of this concern was originally founded in 1857 by Mr. John McGarvey, who had a practical experience, altogether, to the time of his death of fifty-four years in this business—a gentleman who brought a sound practical knowledge of his calling to exercise in his operations, and his trade grew steadily with each passing year. Three years ago his death occurred, after a busy, useful life, and the community lost in him one of its most worthy citizens. His widow, Mrs. McGarvey, succeeded to the control of affairs, and she has continued the business with the best of success. The premises occupied for the purposes comprise an office and finishing department, and to the rear of these is the dye-house, a two-story building equipped with steam power and all mechanical devices and appliances adaptable to the industry. A staff of competent hands are employed, and cleansing and dyeing are performed in all their branches; silk, cotton, woolen, and lace goods of all kinds being handled. Wool, broché and crêpe shawls, gentlemen's garments, carpets and rugs, piano and table covers, are cleansed in a superior manner, while woolen and silk goods, moreen, satin and damask, and ribbons are dyed in the best of style. The prices are strikingly reasonable.

William Gourley, Dealer in Beef, Mutton, Lamb, Veal Pork, etc., No. 127 Liberty Street.—One of the neatest and best equipped meat markets in this city is the well-known and excellent store of William Gourley (successor to William Doyle). No establishment of the kind in Newburgh maintains a better reputation, as few receive a more liberal measure of public favor. Nothing but prime stock is handled, and patrons are assured of always getting a very superior article, honest weight, and prompt and polite service here; bottom prices also prevailing. The market is commodious, cleanly and admirably kept, ample and complete facilities being at hand; and a heavy and first-class stock is constantly carried, including choice New York State and Western fresh beef, veal, mutton, lamb, and pork, also corned, salt, and smoked meats, hams, sausages, etc., and poultry and game in their season; while a competent assistant or two is in attendance, and altogether a very nice trade is done. This thriving and prosperous business was started about twenty years ago by ex-Alderman William Doyle, who conducted the same up to June last, when he was succeeded by the present proprietor, Mr. Gourley, who is a native of Newburgh, is a man of experience, having been with the former proprietor ever since the inception of the market in 1868.

S. W. Scofield, Boots and Shoes, Hats, Caps, and Gloves, No. 60 Colden Street.—A popular and much frequented business house is that of Mr. S. W. Scofield, who is an extensive dealer in boots, shoes, slippers, rubbers, hats, caps, gloves, etc. Mr. Scofield's store has an area of 25x30 feet, and is very tastefully and attractively fitted up and arranged. Men, boy's, and children can find in Mr. Scofield's stock all the most fashionable and popular styles in hats, caps, gloves, and foot-wear, adaptable to their particular requirements. These goods have been carefully selected by Mr. Scofield from among the best products of the leading manufacturers in the country, and they will be found on trial to be exactly as represented.

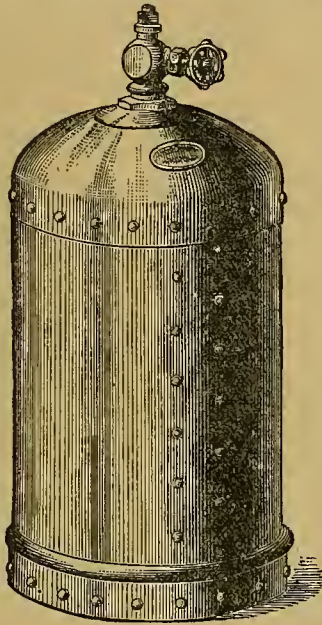
The leading specialty of the house is the handling of shoes of a fine grade. These goods are made up from the best materials obtainable, the workmanship cannot be surpassed, and the shoes, which are stylish in shape and of excellent finish, have the important quality of durability. Thorough satisfaction is guaranteed to customers in respect of all goods purchased at this house, and while the wares are of a superior character, the prices are remarkably low. Mr. Scofield was born in Orange County, in this State, and was raised on a farm. Abandoning agriculture, he learned the trade of a carpenter, and this he followed until he embarked in his present business.

W. H. Robertson, Agent for Metropolitan Manufacturing Co., No. 68 Colden Street.—The establishment of Mr. W. H. Robertson has, from a modest beginning about eight years ago, attained to a prominent position in its line of trade. Mr. Robertson is the Newburgh agent for the Metropolitan Manufacturing Company, which was founded some forty years ago, and whose headquarters are located at No. 32 Courtlandt Street, New York. Mr. Robertson, who has been in the service of the company for the past five years, has been in charge of the Newburgh house since 1885. The store is a commodious and neatly appointed one, and a large, varied, and comprehensive stock is carried, embracing bed-springs and clothes-wringers of superior makes and materials, mirrors, clocks, hanging lamps, oil-paintings, lace curtains, rugs, table-spreads, bibles, albums, silverware, and numerous other household requisites. In the several departments the assortment of goods shown is complete, and each article is guaranteed to be exactly what it is represented to be. Sales are made on the cash and instalment plans.

G. W. Prince, Boots, Shoes, Hats, Caps, etc., No. 70 Colden Street.—Mr. G. W. Prince, the extensive and popular dealer in boots, shoes, hats, caps, gloves, etc., is an old-time resident in Newburgh, and a well-known and popular business man of long experience. He was born in this State sixty years ago, and he has lived in Newburgh since he was six years old. Prior to engaging in his present line of trade, he was, for a period of a quarter of a century, engaged in the grocery business. In 1883 he embarked in the boot, shoe, hat, and cap trade at his present stand. The store has an area of 25x40 feet, and in its fittings and appointments is very attractive. The stock is a large and carefully selected one, and is admirably displayed. In the line of hats and caps, all the most recent styles and the most popular novelties are represented; and the most fastidious may here have his wants supplied. The assortment of boots, shoes, slippers, and rubbers is complete, and it is representative of everything popular in the line of footwear. These goods are made up of the best materials, are of the finest workmanship, and on trial will be found to be exactly as represented. The prices in every department are placed at the lowest possible point, and prompt and courteous service is accorded to all patrons.

M. E. White, Maker of Shirts, Boy's Waists, Ladies', Children's, and Infants' Garments, etc., No. 3 Colden Street.—A little over eight years ago Mrs. Waller opened this establishment for the manufacture of shirts of all kinds, boy's waists, ladies', children's, and infant's garments, etc., and this enterprise she conducted with remarkable success until February, 1888, when she disposed of her interest in the business to Miss M. E. White, who has more than fully maintained the high character of the house for the superiority of its products. The garments produced in Miss White's establishment are first-class in every feature of merit, in cut, comfort, finish, fabric, and appearances, and for general excellence are probably not surpassed by any goods of the kind made in New York State to-day. The same may be said of boy's waists, and undergarments, etc., produced here for the use of ladies, children, and infants. Five hands are employed, and a brisk trade is done. Miss White has a fine, commodious, well-appointed store, and it is replete with a first-class valuable stock, selected with great care for a critical trade. Miss White is a lady of pleasing manner and strict probity, and is very popular with her numerous customers. She has lately added the dress-making business to the above line, and is considered as fine a draper and fitter as will be found in Newburgh.

P. J. Fitzpatrick, Pure Mineral Waters, No. 1 South Water Street.—A Newburgh man who has achieved a signal success in this sphere of activity is P. J. Fitzpatrick, manufacturer of pure mineral waters, whose products have secured an enduring hold on popular favor, owing to the uniformly high standard of excellence at which the same are maintained, being awarded the premium by the managers of the Orange County Fair in 1885. They are absolutely pure, wholesome, and invigorating, as well as palatable, being in steady and extensive demand by druggists and in the better class of hotels, refreshment saloons and bars, and are in all respects the most superior article of the kind produced to-day anywhere in this section of the country. This thriving enterprise which is now known as the "Orange County Premium Bottling Works," was started in 1881 by



the gentleman whose name stands at the head of the sketch. The works are commodious and ample, and are supplied with the latest improved apparatus, devices, and general appurtenances, including effective generators and capacious fountains, besides a lot of small fountains for druggists, etc., while an efficient force of help is employed. A full line of pure mineral waters is manufactured, Mr. Fitzpatrick also dealing in natural waters of every variety; while all orders by telephone or otherwise receive prompt attention, a delivery wagon being in regular service supplying the local demand; and altogether the trade, which extends throughout Orange County, is of a very substantial character. Mr. Fitzpatrick, who is a native of this city, merits the success that has attended his well-directed efforts.

Cathcart & Co., Wholesale and Retail Cash Grocers, No. 150 Broadway.—Among the best ordered and leading general grocery stores in this city may be named the popular and prosperous establishment of Cathcart & Co. It is a neat, well-kept, and excellent store, and purchasers can always get here for cash a first-class article, as well as honest weight and measure, and prompt and polite attention. A large and excellently selected stock is constantly carried, comprising fine teas and coffees, pure and fresh spices, condiments, sauces, pickles in glass, preserves, delicacies, and table luxuries in great variety; sugars, syrups, foreign and domestic fruits, nuts, and vegetables; also choice creamery butter, cheese, fresh eggs and lard, prime hams, bacon, and smoked meats, salt and smoked fish, canned goods, cereal food products, dried fruit, and everything in the line of fancy groceries. The stock likewise includes best brands of family flour, oatmeal, peas, beans, rice, molasses, vinegar, oils, soda, soap, starch, shelf-goods, household

specialties, etc., while three courteous assistants are in attendance, and the trade, which is both wholesale and retail, is of a very substantial and gratifying character. Mr. R. H. Cathcart, who is sole manager, established this flourishing store about seven years ago; and the unequivocal success that has attended his efforts from the start amply attests the ability displayed.

Newburgh Bargain Store, No. 54 Colden Street.—Founded in January, 1886, the "Newburgh Bargain Store" has since its inception maintained an enduring hold on public favor, well deserved; while the house is continually growing more and more popular for reliable goods and honorable dealing. This is one of the best equipped general house-furnishing specialty stores in Newburgh. The founder and proprietor is Mr. George H. Schlepegrell. The store is 30x50 feet in dimensions, and this is neatly fitted up and arranged. A very large and finely-arranged stock is constantly carried, and this embraces hardware of every description, tin and sheet-iron ware of all kinds, lamp-goods, croquet-sets, china-goods, vases, glassware, baskets, toys, notions, and house-furnishing goods of every variety. A specialty is made of crockery, which is offered at prices with which no other house in the city can successfully and honorably compete. The house does not belie its name, the "Newburgh Bargain Store," for assuredly the many choice bargains temptingly displayed here keep the proprietor and his assistants busy in meeting the wants of his numerous patrons. Mr. Schlepegrell is a native of Germany, and has resided in this country for the past twenty-one years.

George Peck, Wholesale and Retail Dealer in China, Glass and Plated Wares, No. 9 Water Street.—In reviewing the many industries of the city of Newburgh, it is seldom that we find a business house whose history dates back three-quarters of a century; but such is the record of the long-established business now conducted by Mr. George Peck, wholesale and retail dealer in china, glass, and plated wares, chandeliers, lamps, cutlery, earthenware, etc. The business was originally founded in 1813 under the style of Lott & Chambers, and they were succeeded by the following, in the order named: Isaac N. Lockwood, J. C. Griggs, Robert Cumack, W. H. Gorham, and George Peck. Mr. Gorham was the brother-in-law of Mr. Peck. The latter succeeded to the business sixteen years ago, and under his able direction the trade of the house has been developed to large proportions. The premises occupied comprise a three-story building 20x60 feet in dimensions. The salesroom is elegant in its fittings, furnishings, and arrangements, and the stock is a large, comprehensive, and attractive one. It embraces imported and domestic manufactures in artistic pottery, china, glass, plated wares, chandeliers, lamps, cutlery, earthenware, fancy-goods, etc. The goods are of extra quality and extremely rich and graceful in design and decoration, and of marvelously fine finish. Among the richly decorated goods special sets of remarkable beauty will be found, the decoration showing the uses the articles are intended to serve. Mr. Peck is one of Newburgh's solid business men, and is a native of Orange County in this State, and an old resident of Newburgh.

A. B. E. Remillard, Photographer, No. 82 Water Street.—A popular and well-known photo artist of this city who has long enjoyed a well-earned reputation for fine work in this line is Mr. Remillard, who is a gentleman of middle age, and was born in Quebec, but has resided in this country many years. He is a practical and expert photographer, with long and varied experience in the exercise of his profession, and is a thorough master of the art in all its features. He established himself in business here in Newburgh some twenty-five years ago, and from the first has enjoyed a large and highly flattering patronage. Mr. Remillard occupies a finely-appointed, commodious, and completely-equipped studio and reception parlor, and has in service all the latest improved apparatus and facilities, while a competent assistant also is in attendance. Photography in all its branches is executed in the highest style of the art, including crayon, pastel, India ink, and kindred artistic work, fine portraits being the specialty; and the pictures produced in this establishment are A1 in every feature of merit—in fidelity to original or copy, in design, execution, and finish.

The Chadborn & Coldwell Manufacturing Company, Sole Manufacturers of the "New Model" and "Excelsior" Lawn-mowers, Thomas Coldwell, President.—From a modest beginning, the Chadborn & Coldwell Manufacturing Company has by enterprise, skill, and perseverance built up a trade in its lawn-mowers and specialties that has assumed proportions reflecting great credit on its founders, as their goods are now to be found all over the country, from Canada to Texas, and from Maine to California; and also in all parts of the world. This business was originally established in 1869 by Messrs. Chadborn & Coldwell, and eventually, in 1870, it was duly incorporated under the laws of New York, with a paid up capital of \$80,000. The officers of the company are: Mr. Thomas Coldwell, president, and Mr. L. M. Smith, treasurer. The company has offices in Chicago, and also a branch in London, England; with agencies in all the leading countries in Europe; and their works turn out daily one hundred "New Model" and "Excelsior" lawn-mowers. The factory in Newburgh is a superior four-

the company as follows: "The six Horse Lawn-mowers you shipped us this season have been thoroughly tested, and we find them superior to any we have used. We have adopted your mower in preference to all others." These mowers have been adopted exclusively by the United States Government for use on all the public grounds and parks. The company also manufactures the famous Chadborn Smoked-Beef Cutter. Whoever has had experience in cutting dried beef will be pleased to know that the automatic cutter is simple in construction, easy of operation, does perfect work, and will not, with ordinary care, get out of order. Grocers will be interested in the fact that this cutter works equally well on soft green beef as with hard dried beef, and the slices are entirely uniform in thickness. Messrs. Coldwell and Smith, the officers, are old residents of Newburgh. Mr. L. M. Smith is one of our public-spirited citizens. He is treasurer of the Fire Department Fund; president of the Y. M. C. A.; also of the Masonic Hall Association; member of the Board of Education; trustee of the Woodlawn Cemetery Association; and is also connected with several benevolent institutions.



story brick building, 50x150 feet in dimensions. The workshops are fully supplied with the latest improved machinery, tools, etc., known to the trade. Fifty skilled mechanics are employed, and the machinery is driven by a powerful steam-engine. The Company's "New Model," its latest and best lawn-mower, combines every improvement that nearly a score of years' experience as lawn-mower manufacturers can suggest or mechanical skill devise. For simplicity, durability, and quality of work, it is unequalled; while for lightness of draft it excels, by a large percentage, any other lawn-mower made. The company's lawn-mowers are the only ones having the adjustable split bushing. This device compensates for the wear of the journals, thereby effecting a great saving in repairs. The Company's Excelsior Horse Lawn-mower will always do perfect work, and is guaranteed to give entire satisfaction. Its sectional caster wheels do not roll down the standing grass or leave marks on the lawn. Its side-draft attachment, which is furnished with all sizes, allows the horse to walk only on the cut grass. The Superintendent of Department of Public Parks, of New York City, writes

Carroll's, Manufacturer of Fine Ginger Ale, and Mineral Waters, corner Washington and Mill streets.—The business of this concern was inaugurated in 1864, and from the outset an uninterrupted success has been enjoyed, while the trade has been growing in extent with each passing year, until now it reaches to all parts of the city, to Cornwall, and the surrounding country. The works are comprised in a building having two floors, and the place is fully equipped throughout with the most modern improved apparatus peculiar to this branch of industry; while employment is afforded a number of competent hands, and a delivery team also forms part of the working force. The production embraces the manufacture of fine ginger ale, cream soda, and mineral waters of all kinds, all made from the best of materials in the most scientific manner; and the goods are unsurpassed for superiority of quality, wholesomeness and general excellence. Mr. Carroll, who gives his personal attention to the direction of his affairs, is a native of Newburgh, and is a business man of progressive methods.

Wm. McCauley, Beef, Mutton, Pork, Lamb, etc., No. 98 Broadway.—One of the neatest, best ordered meat establishments in Newburgh is the well-known and deservedly popular Saratoga Market. This enterprise was founded three years ago by the present proprietor, Mr. William McCauley. The store, which is a very commodious one, is nicely fitted up, and is clean, neat, and excellently kept in every respect. A large and first-class stock is always carried, including choice State and Western beef, prime Canada mutton, lamb, veal, and pork; also select Philadelphia poultry, game of all kinds in their season, hams, bacon, salt and smoked meats of every description, sausages, bolognas, lard, and provisions. A full and fine assortment of fresh vegetables, fruits, etc., likewise may at all times be found on hand in this well-ordered store, while two courteous and efficient assistants attend to the wants of patrons. The lowest prices consistent with first-class, reliable goods prevail. Mr. McCauley is a native and life-long resident of Newburgh.

J. M. Gillies, Real Estate and Insurance Agent, Academy of Music Building.—A gentleman who has but recently established himself as a real estate and insurance agent is Mr. J. M. Gillies. Mr. Gillies possesses a sound knowledge of values present and prospective of the realty of this city and its vicinity; and investors desirous of obtaining information, or those having any business with real estate, will find their interests well served if intrusted to him. He is prepared to transact a general line of business in realty, buying, selling, leasing, exchanging, renting property of all kinds, assuming the sole management of estates, securing tenants, and effecting repairs, collecting rents, etc., and also to effect insurance in any reliable company desired. He likewise negotiates loans to any amount on approved bond or mortgage security. Mr. Gillies, who is a native of Newburgh, is very favorably known here, and will be found a satisfactory gentleman with whom to have dealings.

The Quassaick National Bank, of Newburgh, No. 71 Water Street.—This is one of the strongest and most popular banks in the State of New York, and was first organized as a State bank April, 1852. In 1865 it became a national bank, since which period it has secured a liberal, influential, and permanent patronage. The capital of the Quassaick National Bank is \$300,000, which is further augmented by a surplus of \$100,000. The officers of the bank are: Chas. H. Hasbrouck, president, W. O. Mailler, vice-president, J. N. Weed, cashier. The bank receives deposits subject to check at sight, makes collections on all available points in the United States and Canada, discounts commercial paper, buys and sell United States and other first class bonds, and engages in all transactions pertaining to a general banking business. It is the resort of a long line of depositors, embracing leading men in all kinds of mercantile and industrial enterprises in Newburgh and the adjacent cities. Its investments are made with care and judgment, and its ventures of capital are always well-secured. The officers are prompt, obliging, and efficient in all their dealings with the public, and are naturally popular. Mr. C. H. Hasbrouck, the president, was a dry goods merchant in Newburgh for a great many years. Mr. J. N. Weed, the cashier, is a gentleman noted for his dispatch, keen perception, and reliable judgment. The president was formerly a member of the Board of Education, while the cashier is a member of the Board of Trade, and also secretary and treasurer of the Newburgh and Ellenville Plank Road. The vice-president, Mr. Wm. O. Mailler, is well known for his prudence and just methods, while the Board of Directors comprises much of the solid wealth and business element of the city.

L. J. Bazzoni, Maker of Carriages and Sleighs, Corner Broadway and Grand Street.—One of the leading and reliable houses engaged in the carriage-making industry in Newburgh is that of Mr. L. J. Bazzoni, located at the corner of Broadway and Grand Street. This house was founded in 1850, and, by the superior character of its productions, a trade has been built up which extends over a wide area. Mr. Bazzoni manufactures all styles of carriages, buggies, and sleighs, all hand-made, and is also prepared to give prompt attention to repairing, painting, and trimming. The fine brick building occupied by him for manufacturing and sales purposes contains four floors and a basement, 84x52 feet in dimensions, and steady employment is given to a force of eighteen skilled hands. The productions of the house comprise a general line of fine carriages for pleasure and family use, sleighs of new and original designs, and buggies of every description. Carriages are shown in many styles, shapes, and designs, from an ordinary no-top road wagon to an elegantly finished coach; while carriages of all kinds are built to order from original designs, and a specialty is made of fine repairing. The facilities of the house for filling orders at short notice are unsurpassed, while the fair and equitable prices which prevail have added materially to the popularity of the house among all classes of buyers. The trade is large and influential not only in this city and vicinity, but also in New York City and throughout the Southern States, and is annually increasing under enterprising and reliable management. Mr. Bazzoni is a native of New York City, and one of the best-known manufacturers in Newburgh, widely esteemed for his ability, skill, and honorable business methods.

Forson & Ross, Steam, Granite, and Marble Works, Nos. 99 to 103 Front Street.—The headquarters in Newburgh for monuments and all kinds of cemetery work is the establishment of Messrs. Forson & Ross. This house has been in existence for some eighty-five years, and for forty years was under the proprietorship of Mr. J. W. McCullough, who was succeeded by the present firm in 1873. The works are among the largest and best-equipped in the city, covering an area of 150x60 feet, and are supplied with ample steam power and every modern facility for the working of granite and marble, and the production of the finest monumental work known to the trade. A force of ten skilled and expert hands are constantly employed, and the output is widely noted for elegance of design and artistic workmanship. All kinds of cemetery work, finished in the best manner, is supplied at the lowest prices; a leading specialty being made of granite. The firm carry in stock a fine display of monuments, headstones, and memorials, in a variety of designs, and are prepared to make any style desired promptly to order. Designs and estimates are furnished at short notice, and the finest class of monumental work is erected. Besides meeting a large local demand, this

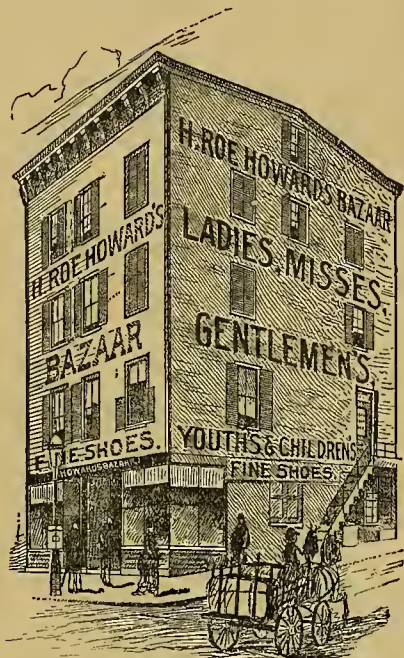
firm also enjoy a fine trade throughout the United States, and ship largely to the West Indies and Mexico. The copartners, Messrs. D. H. Forson and Thos. M. Ross, are both gentlemen of large experience and established reputation in this line of enterprise, and give their close personal attention to all the details of their business. Mr. Forson is a native of Richmond Va., while Mr. Ross was born in Europe.

Smith & Cantline, Boarding and Livery Stable, No. 170 Liberty Street.—The livery stable interests of Newburgh are well represented by Messrs. Smith & Cantline. The firm founded their enterprise in April, 1887, and have aimed to give first-class service at the most reasonable prices. The commodious building occupied has two floors, 80x80 feet in dimensions, and equipped in the most convenient style for the prosecution of the business. There are ample accommodations for horses and carriages, and the best of care is given all teams that stop here. First-class carriages and wagons are furnished at all hours, at the lowest scale of charges; and all customers are dealt with in an equitable and just manner. Orders may be sent by telephone, and when so received always meet with prompt response. Horses are boarded by the day, week, or month on the most liberal terms, and are given the best of food and treatment. The members of the firm, Messrs. William Smith and John Cantline are both natives of this State, the former having been born at Poughkeepsie, the latter in Orange County; and all dealings had with them are sure to result pleasantly and profitably.

Shannon & Co., Slate Roofing, Slate Mantels, Plaster Centre, Pieces, etc., No. 1 Front Street.—This firm are widely known in the line of slate roofing, slate mantels, plaster centre-pieces, grates, frames, and summer-pieces; also, in furnishing all kinds of sheathing-felts-floor-tiles, etc. The business has been in successful operation since 1863, and is now under the sole management of Mr. W. H. Shannon, who has been in the business from the start, and brings to bear in its prosecution a wide range of practical experience, coupled with an intimate knowledge of all the requirements of the trade. The business premises comprise two floors, 25x40 feet each, where is displayed a large and eminently attractive stock of marbled mantels, which are unsurpassed for beauty of design, fine finish, and artistic workmanship by any like assortment in the country. They are supplied to patrons at prices which challenge competition. In the business of slate-roofing, this house possesses every facility for guaranteeing the prompt and perfect fulfillment of all orders and contracts, and enjoys a large and influential trade all through the states of New York, Connecticut, New Jersey, and Massachusetts, requiring the services of some twenty or thirty men in its transaction. Patrons may be assured of satisfaction both in the quality of work performed, the reliability of all goods supplied, and the fairness of the prices charged. Mr. Shannon is a native of Pennsylvania.

J. Ed. Baker, Sole Agent for Geo. Ehret's Lager Beers, and Manufacturer of All Kinds of Mineral Waters, No. 417 Washington Street.—The inception of this enterprise dates back to 1874, when it was founded by Mr. M. H. Baker, and was continued by him until three years ago, when his death occurred, and his son, the present proprietor, succeeded to the control. The trade that has been developed for the productions of the establishment is of the most permanent and influential character, and has for its tributary area Orange, Ulster, Putnam, and Dutchess counties; while it is especially heavy in this city. The building occupied for the purposes of the business has two floors, 25x75 feet in dimensions, and is equipped, in the most complete fashion, with the most improved machinery, the motive power being supplied by steam. A first-class bar is one of the features of the establishment. Employing a force of skilled hands, Mr. Baker carries on an active trade as a manufacturer of mineral waters of all kinds, including soda-water, birch-beer, seltzer, Vichy, Kissengen, Carlsbad, ginger-ale, and a water resembling Apollinaris water. These latter are exceptionally fine, and cannot be distinguished from the imported articles. Every facility is possessed for the prompt fulfillment of orders. The grounds surrounding the establishment are attractive, and fitted up for pleasure purposes, and are a very popular resort in the summer season. Mr. Baker, who is a native of Erie County, N. Y., has resided in this city since childhood.

H. Roe Howard, Boot and Shoe Bazaar, No. 57 Water Street.—Miss Howard, a teacher from Poughkeepsie, embarked in this enterprise in January, 1888, and by her able management and business tact quickly put the business upon a firm and permanent footing. The salesroom is commodious and attractive, provided with every available facility, and arranged with a view to securing the utmost comfort and convenience for customers. A complete, valuable, and well-selected stock is carried of boots, shoes, slippers, and rubbers of all sizes and grades for men, women, misses, boys, and children. These goods embrace all the latest styles, and present such a wide range in values as to meet the wants and means of all classes of



purehasers. Miss Howard carries no goods but such as are reliable in quality. The goods are in all instances correct in style and of finished workmanship. Orders are executed with dispatch, and in every department the most equitable prices rule. Particular attention is given to repair work, which is executed neatly and at short notice. Miss Howard is ably assisted by courteous help, and patrons will find pleasure in trading at her store. She makes a specialty of catering to the working class, giving them full value for their money, and in every case where goods turn out unsatisfactory, owing to defects in the goods, the money is refunded or goods exchanged.

F. J. A. Schaefer, Florist and Seedsman; Greenhouses, No. 382 Broadway.—This enterprise was started in 1860 by the present proprietor, whose long and valuable experience peculiarly fitted him for managing its affairs. The premises occupied are commodious and attractive, and fitted up with every convenience necessary for the prosecution of the business. The salesroom is very handsomely fitted up and arranged, and the greenhouses, which are eighteen in number, contain one and a half acres of glass. The house satisfactorily supplies a large demand for all kinds of flowers, including the rarest and finest varieties of native and foreign flowering plants and shrubs, and excels in superb floral decorations. Mr. Schaefer also furnishes bouquets, wreaths, and various emblematical designs for weddings, balls, entertainments, funerals, and other occasions, the work being of the most pleasing and artistic character; while many of the conceptions are of the most elaborate description. Ferneries, brackets, and hanging baskets are always kept on hand, and everything connected with the business is carefully and efficiently attended to. Mr. Schaefer also deals in all kinds of seeds, and orders by mail,

telephone, or telegraph receive immediate attention, and floral decorations are sent to any part of the city or country. Mr. Schaefer is a native of Germany, and has resided since 1857 in Newburgh.

C. E. La Monte, Livery, Boarding, Sale, and Exchange Stables, Nos. 339 and 341 Liberty Street.—The livery, boarding, sale, and exchange stables of Mr. C. E. La Monte were first opened about six years ago by Mr. J. O. Smith, the present owner succeeding to the control three years later. Under his direction a large and most desirable patronage has been acquired. The spacious building used is of brick, and has two floors, each 60x150 feet in dimensions, and the stable is fitted up throughout in the most approved and convenient manner. There are full accommodations for forty horses and a large number of carriages, and a good number of elegant teams are constantly kept in readiness for hire. The stable is open at all hours, and orders sent by telephone or given verbally meet with prompt fulfillment. Horses are boarded for any length of time, and are given the best of treatment by the experienced grooms employed here, being given the choicest food and kept in the healthiest condition possible. Mr. La Monte is a native of this State, and has resided in Newburgh for the past twenty years.

James H. Crook, Jr., Wholesale and Retail Dealer in Beef, Pork, Lamb, Mutton, Pure Lard, etc., No. 110 Broadway.—This establishment is the oldest and best known meat market in this vicinity, and for the past thirty years has been a noted emporium for everything in the meat line. In February, 1888, Mr. Crook succeeded to the business, and in his hands the house has fully maintained the high character it has so long borne for the wholesomeness of its goods and fair and equitable prices. The store is commodious, tastefully fitted up, and admirably arranged for the business, which involves the daily receipt and handling of large quantities of fresh beef, veal, mutton, lamb, pork, lard, etc. The best improved refrigerators for furnishing cold storage for the preservation of perishable articles are in operation, and these insure at all times good and wholesome food during hot weather, at the lowest prices. Neatness and cleanliness are observable on every hand, and the proprietor devotes the whole of his attention to every detail of the business. A specialty is made of family trade, and all orders are given immediate attention. Mr. Crook is a young, energetic business man.

Smith Bros., Imported and Domestic Cigars, No. 8 Colden Street.—This firm has been established in the business in this city for the past two years, and has developed a reputation and a trade of which it may well be proud. In catering to the trade the management has from the beginning made it a rule to place on sale only the best and choicest goods in every grade. As choice an assortment of imported and domestic cigars, tobacco, pipes, and smokers' goods is kept in stock as can be found in the city. In all their purchases great attention is given to the purity of the goods bought. The best of facilities are at command for reaching the best manufacturing establishments both at home and abroad, and all goods are received direct from reliable sources. The firm also keep a complete line of stationery, and the house is head-quarters for the daily and weekly newspapers and for general current literature. The trade is principally retail. The proprietors, Messrs. George H. and Charles E. Smith, are natives of Newburgh, and active, honorable, and keen business men.

George Barnes, Groceries, Provisions, etc., No. 47 Lander Street.—This gentleman founded his enterprise nineteen years ago, and has since the inception of the business had an excellent class of trade come to his counters. The store occupied is neat in its appointments, has every convenience for the prosecution of the business, and is filled with an excellent stock of staple and fancy groceries, also a full line of provisions, fruits, vegetables, and Yankee notions. A staff of competent clerks are employed, and orders meet with prompt fulfilment, while goods are delivered to any part of the city free of charge. The stock is always kept up to the highest standard of efficiency by the frequent receipt of invoices of new goods, and everything sold is guaranteed to be fresh, pure, and exactly as represented. Mr. Barnes, who was born in Orange County, has resided in Newburgh for the past twenty-five years, and is familiarly known here.

Henry Brown, Groceries and Provisions, No. 175 Water Street.—Compared to the old-time grocery with its ill-assorted and limited stock, the well-ordered modern establishment devoted to this branch of commercial activity, with its varied and vast assortment of food-products, meats, fish, condiments, fruits, delicacies and table luxuries from all corners of the earth, is truly a model of completeness and excellence. And right here attention is directed to the spacious and first-class store of Henry Brown, where can always be found an exceedingly fine and complete line of everything comprehended under the general head of staple and fancy groceries and provisions. No establishment of the kind in Newburgh maintains a higher reputation for fine goods or reliable dealing. This flourishing business was established about sixteen years ago by the present proprietor, and from its inception Mr. Brown has enjoyed a substantial and growing patronage, the trade now, which extends throughout the city and surrounding country, being very large. The premises occupied include a neat and well-ordered 25x70-foot store, with a commodious upper floor used for storage purposes, and a heavy and very superior stock is constantly carried, comprising fresh, pure, and choice teas, coffees, and spices; sugars, syrups, sauces, pickles, olives, preserves; dried fruits and canned goods in great variety; foreign and domestic fruits, nuts, and delicacies; fine creamery butter, cheese, fresh eggs, and lard, prime smoked meats and fish; hams, bacon, and provisions; best brands of family flour, oatmeal, rice, peas, beans, baking powder, soda, soap, starch, shelf-goods of every description, household specialties and general groceries. Four competent assistants are employed, while a delivery wagon is in steady service supplying customers, goods being delivered free to any part of the city and suburbs, and all orders are attended to in the most prompt and satisfactory manner.

Dr. Wesley Wait, Dentist, No. 36 Smith Street, Corner Second Street.—A gentleman who occupies a leading position in his profession is Dr. Wesley Wait, who is a native of Orange County. He is a graduate of the New York Dental College, and was for over two years associated with Professor Littig in that city; after which he pursued his practice in Goshen for eighteen months. Since his advent in this city three years ago, he has gained an enviable reputation for the care and skill exercised by him in his professional duties, and has become distinguished as being thoroughly proficient in all its branches. His operating rooms are provided with every new appliance, and the various apparatus requisite for the painless extraction of teeth, and also for filling teeth, and for the manufacture of artificial teeth. A leading specialty is made of gold work, and the best of satisfaction is assured in every operation. The customers who come to Dr. Wait from New York city and Newburgh, and the surrounding country, are from the best families in those sections, and they highly esteem the skilled efforts made by the doctor in their behalf.

Leander Clark, Livery, Boarding, and Sales Stable, No. 69 Chambers Street.—Mr. Leander Clark has had long and thorough experience in this department of business, and is amply qualified to conduct his enterprise in a manner that cannot fail to give entire satisfaction to all his patrons. The business was founded in 1870 by him and has been uniformly successful from the very beginning. The premises occupied for the required purposes comprise a 50x80 foot brick building having three floors, and fitted up throughout in the neatest and most convenient manner. A fine line of carriages, buggies and light wagons, is kept for hire, together with superior bred horses; and all orders meet with prompt fulfillment day or night. The charges are invariably of uniformly reasonable character. Special attention is given to boarding horses by the day, week, or month; all animals being supplied the best quality food, and accorded every care and comfort. A number of competent hands are employed. Mr. Clark, who is a native of Newburgh, enjoys the esteem of an extensive business and social acquaintance; and his popularity is evidenced by the fact that he has been elected president of the Common Council, which office he held for one year, and has been Alderman of the city for four years.

M. Richter, Merchant Tailor, No. 37 Colden Street.—Four years ago Mr. M. Richter established himself in Newburgh, as a merchant tailor. He is thoroughly experienced in every detail of

the art of tailoring, and also cleans and repairs garments in the best possible manner. He employs four able and painstaking assistants, and the clothing manufactured by him is guaranteed to be unsurpassed in quality, perfection of fit, comfort, style and elegance of appearance; and is made of the latest fashionable materials, manufactured by the most reliable houses at home and abroad. Mr. Richter carries in stock a fine assortment of seasonable goods and suitings of every description, which is selected with great care. He is the recipient of a widely extended and influential trade. He is a native of Germany, but has lived in the United States for the past sixteen years, and has been a popular, successful merchant.

Samuel Hilton, Carpenter and Builder, No. 95 Front Street.—In the spring of 1838, Mr. Samuel Hilton started in business as a practical carpenter and builder, in which line of trade he has had a long and thorough experience. The work-shop is a commodious apartment, well fitted up with all kinds of carpenters' and builders' tools, and every facility needed for the execution of jobbing work of every description; which labor, as well as that of building of all kinds, is done in the most accurate manner. From six to eight skilled men are employed in the various departments of the enterprise, and, so far as he is able, he gives his personal supervision to their labor, and guarantees the work done to be reliable, and thoroughly satisfactory in every particular. Mr. Hilton is a native of Newburgh, and has lived here during the most of his lifetime.

William Crist, Oysters, Clams, etc., No. 69 Front Street.—Foremost among the oldest established and representative houses of its kind is the fish and oyster market of Mr. William Crist. Mr. Crist established this enterprise more than twenty-one years ago, and has since its inception given his close attention to the details of the business. The premises occupied consist of the first floor and basement of a large building, and the market is admirably equipped with every facility, ample refrigerators, etc., for the proper care and preservation of the food-products dealt in, while a force of seven accommodating and experienced clerks is employed in the service of patrons. Mr. Crist is a wholesale and retail dealer in fresh fish of all kinds, lobsters, clams, oysters, salmon, trout, white-fish like, etc., in their respective seasons, and guarantees these articles, of food to be fresh and wholesome in quality when offered for sale. The stock is replenished daily with the most carefully selected fish in the market, and dealers as well as consumers are certain of having their orders filled with accuracy and despatch. Mr. Crist is a native of Ulster County, but has spent the greater part of his lifetime in this city.

People's Cash Market, M. Haley, Proprietor, No. 14 South Water Street.—Two years ago Mr. Haley established this popular meat market, and has since made a pronounced success of the enterprise. His spacious and advantageously arranged premises are fitted up with the latest improved refrigerating facilities and all conveniences for carrying on the business in the most efficient manner, while polite and experienced assistants are employed to wait upon customers, and to fill their orders with promptness and satisfaction. Mr. Haley selects his stock with great care, and handles a fine assortment of choice meats, poultry in season, game, lard, and all kinds of provisions usually found in the stock of a first-class and well-conducted meat market. These articles of food are warranted to be fresh and wholesome in quality when offered for sale, and may be purchased at the lowest prices. Mr. Haley is a native of Baltimore, but has lived in Newburgh for some time.

Russell, the Hatter, No. 48 Water Street.—More than three years ago Mr. Russell of No. 48 Water Street started in business as a manufacturer of men's and boys' caps, and a dealer in hats, caps, umbrellas, and furnishing goods, and during his career he has built up a widely extended and influential patronage. The store is a handsomely fitted up and attractive apartment, well furnished with all needed facilities and fully stocked with a fine assortment of hats, caps, neck-wear, gloves, umbrellas, canes, etc., all of which may be purchased at reasonable prices. Caps of all kinds are made to order, and a specialty is made of stiff and soft hats of every description. Mr. Russell is a native of this city, where he has spent the most of his lifetime.

J. D. Waring, Boarding and Sales Stables, Farming Implements, etc., No. 84 Front Street.—This enterprise was founded by Mr. Waring in 1885, and from the commencement has been largely patronized and very popular with the community. The building utilized for the stables is a large and commodious structure, and has a capacity for stabling a large number of horses, and the storage of numerous carriages. The building is well lighted, drained and ventilated, and every care and attention is given to the welfare and comfort of horses entrusted to Mr. Waring, by experienced grooms and stallmen. Horses are boarded by the day, week, or month at reasonable rates. Mr. Waring is considered one of the best judges of the noble animal in the city, and is thoroughly conversant with the proper methods of taking care of them, and makes his stables the acknowledged home of the trotters. A prominent feature of his business is his extensive trade in horses, and particularly of western-bred horses, which he receives by car-loads. Horses adapted for every class of work can be found at his stables; and quick sales and small profits are the characteristics of all transactions of the house. Connected with the stables is a spacious yard and an extensive wagon shed, and a one-story building, 25x60 feet in dimensions for the storage of agricultural implements, in which Mr. Waring is an extensive dealer. He also deals in road-carts, wagons, Bowker's phosphates, McDougal's sheep and cattle dip, and in every department of his business an active, progressive trade is done. Mr. Waring is a native, and one of the live, pushing business men of Newburgh.

A. M. Cook, Livery, Sale, and Exchange Stable, corner First and Front Streets.—One of the largest and most popular livery establishments in this line in Newburgh, is that of Mr. A. M. Cook. This enterprise has been in successful operation for a period of fifteen years. The premises occupied comprise a three-story building, giving first-class accommodations for sixty horses; with a large repository for carriages, which is supplied with an elevator. The stable is well lighted, ventilated and drained, and a force of experienced groomsmen gives careful attention to the comfort of the stock. A general livery, sale, boarding and exchange business is transacted, and horses are here received by the car-load from all parts of the country. The proprietor is prepared at all times to furnish horses with single or double rigs, coaches, coupés, and other vehicles, all comfortable, light-running and stylish, and attended by careful drivers when desired. All the livery horses, to the number of twenty-five on an average, are well kept and groomed, and include fast roadsters, as well as gentle animals for ladies' or invalid's use; and all let for hire at very moderate rates. The patronage of the house is large, first-class and influential in this city and in New York. Mr. Cook is a native of Newburgh, and eminently popular with the public and his host of patrons.

Orange Hotel Stables, A. R. Schouten, Proprietor, Third Street.—This stable was first opened many years ago, and came into the hands of the present proprietor, Mr. A. R. Schouten, in 1883. Under his management the place largely increased in popularity, and the patronage has greatly grown in volume. The spacious premises occupied, comprise a large brick building having two floors, appointed throughout with every convenience, and a large yard and shed. The stable has ample accommodations for twenty-four horses, and a number of competent hands are engaged in giving attention to all stock or vehicles, brought here for care. Mr. Schouten gives his personal attention to his affairs and carries on a general livery, sale, boarding and exchange stable business, having patrons from all parts of the city and surrounding country. Carriages and light teams are furnished at any hour of the day or night on the most reasonable terms, and are provided with careful, experienced drivers. Horses are boarded for any length of time. Mr. Schouten, who was born in Hyde Park, is popularly known and esteemed throughout the community.

George C. Peck, Beef, Pork, Mutton, Lamb, Veal, etc., No. 136 South Street.—This flourishing business was established some ten years ago by the present proprietor, and from the inception of the enterprise has been conducted with uniform and gratifying success. The commodious store is convenient in its equipment, and a large, first class stock is constantly carried, including prime, fresh beef, veal, mutton, lamb and pork, sausage, lard, poultry and game in their

season, also choice salt and smoked meats. Two competent and polite assistants aid Mr. Peck in giving attention to the wants of customers, and orders are filled in quick time, and the most satisfactory manner, and goods are delivered without delay. Mr. Peck is a native of this section of the State, having been born at Warwick.

E. S. Young, Choice Meats, Beef, Pork, etc., No. 186 Broadway.—One of the best conducted and most popular local establishments engaged in this line, is that of Mr. E. S. Young, dealer in choice beef, pork, lamb, mutton, veal, poultry, salt meats, etc. The commodious and attractive store is heavily stocked with the staple goods above enumerated, and from its inception the business has been both large and lucrative; the superior goods handled, and fair and equitable dealing of the house making it a favorite source of supply for the surrounding residents. Mr. Young is a native of Orange County, and a practical go-ahead business man. He has been engaged in the present enterprise since 1879, and in the interval has reared a fine, prosperous business.

Coutant & Fowler, Sporting Goods, Newspapers, Books, Cigars, Tobacco, etc., No. 55 Water Street.—A reliable and successful house engaged in the sale of sporting outfits, and deserving of special mention in this historical review of Newburgh's business interests, is that of Messrs. Coutant & Fowler. The firm are also newdealers, booksellers, and dealers in tobacco, cigars, fancy goods, etc. The firm and business were organized in April 19, 1887. The store has an area of 12x40 feet, and is very finely fitted up, and attractively arranged. The stock is a carefully selected and valuable one. It embraces the choicest imported, foreign and domestic cigars, smoking and chewing tobaccos of the finest brands, smokers' articles of all kinds, popular libraries, and a full supply of all the local and leading daily and weekly newspapers, periodicals, etc. The leading feature of the business is the supplying of sporting outfits; a specialty being made of croquet, baseballs and bats, gloves, and belts, Indian clubs, boxing gloves, dumb bells, Spaulding's, and Reache's, baseballs and bats, etc. The copartners are Messrs. E. A. Coutant, and E. J. Fowler, both of whom are natives of Newburgh.

E. Wilkinson, Gunsmith, No. 77 Broadway.—Mr. E. Wilkinson, the well-known gunsmith of this city, has an establishment which enjoys an excellent reputation for skill and reliability in this line. He is, in fact, the foremost exponent of the art in this vicinity, and all work executed by him can be relied upon as first-class in every respect, while his prices are the very lowest consistent therewith. Mr. Wilkinson, who is a New Yorker by birth, is a thoroughly practical and expert gunsmith, of ample experience in the exercise of his art. He started in business here in Newburgh some five years ago, and from the first has received a very liberal and growing patronage. The shop is compact and well equipped, the latest improved devices and appurtenances, including lathe and complete outfit of tools, being at hand, while a competent assistant is in attendance also. Gunsmithing in all its branches is done in the most prompt and excellent manner; guns, rifles, and pistols being repaired in the very best style of the art, and jobbing of every description is neatly and promptly executed, no pains being spared to render the utmost satisfaction in every instance to patrons.

Abbott & Divine, Grocers, No. 56 Chambers Street.—This firm have had all the experience necessary to give them a full knowledge of the requirements of the public in their special department of trade, and are applying themselves assiduously to the interests of their customers. The store occupied is commodious and neatly furnished, and is supplied with every convenience requisite for the prosecution of business. A full stock is at all times kept on hand, the assortment being comprised of staple and fancy groceries of every description, teas, coffees, and spices; also fruits and vegetables of all kinds in their season. The firm have perfected arrangements for securing their supplies on the most favorable terms, and they make it a rule to handle none but goods which they can conscientiously recommend, while the prices are based on the lowest margin of profit. The members of the firm, Messrs. Wilbur Abbott and Gideon Divine, both natives of Newburgh, are young business men possessed of push, pluck, and enterprise.

G. W. Seaman, Hatter, No. 49 Colden Street.—A time-honored, popular, and prosperous establishment devoted to the production and sale of headwear is that conducted by G. W. Seaman, the well-known hatter. It is about the oldest and most reliable concern of the kind in this city. The business was originally established in 1847 by Daniel Case, who was succeeded by Case & Kidd, the style subsequently changing to Kidd & Benjamin, who were in turn succeeded by Andrew Kidd, he carrying it on alone until 1885, when Mr.



Seaman assumed control. He occupies a nice store, with shop in the rear, employing from four to eight expert assistants, and carries constantly on hand a large and fine assortment of stiff, soft, and flexible hats in every size, style, variety, and shade; also straw goods of all kinds in season. Derbys and soft (gents') hats are made to order in the latest styles at short notice, the lowest consistent prices prevailing in every instance; while hats are dyed, cleaned, and trimmed, likewise in the very best style of the art; and altogether a very fine trade is done. Mr. Seaman, who is a native of Ulster County, is a young man of agreeable manners and strict integrity in his dealings, as well as push and energy.

Ward & Logan, House, Sign, and Ornamental Painting, etc., Nos. 23 to 34 Front Street.—The representative and most successful house in Newburgh engaged in house, sign, and ornamental painting is that of Messrs. Ward & Logan, whose office and store are located at Nos. 23 to 34 Front Street. This business was established in 1859 by Ward & Leonard, who conducted it till 1874, when, on the death of Mr. Leonard, Mr. James T. Logan became a partner. The premises occupied comprise a spacious four-story building, fronting on Front Street and extending to River Street. Messrs. Ward & Logan execute house, sign, and ornamental painting in all its branches; fresco painting in oil and water colors; also wall-papering in plain and decorative styles, boat-painting, etc. They likewise keep constantly on hand an extensive stock, and deal largely in paints, oils, glass, wall papers, steel engravings and etchings, picture-frames, etc., and handle kerosene and all products of petroleum. All work is performed by first-class workmen, and entire satisfaction is guaranteed, while the prices quoted by them in all cases are extremely moderate. They employ constantly about 75 to 125 house, sign, and ornamental painters and paper-hangers, and their patronage extends not only throughout all sections of Newburgh, but likewise throughout the adjacent cities. They have done a large amount of work for Tefft, Weller & Co., dry-goods store, Broadway; Baltimore & Ohio Railroad offices, Broadway; Schuyler's, Connell, and Phoenix Towing Lines; Romer & Tremper; Albany Day Line; Third Avenue Elevated Railroad; Queen Anne cottage residences; Homer, Ramsdell & Co. line of boats; Newburgh & F. S. Co.'s boats, etc. Mr. Ward is a native of Rockland County, N. Y., while his partner, Mr. Logan, was born in Newburgh.

F. A. Grenzebach, Pharmacist, No. 236 Liberty Street.—A noteworthy and excellently managed drug store in this section of the city is that carried on by Mr. F. A. Grenzebach. Physicians' prescriptions are here compounded in the most accurate and reliable manner from pure and fresh drugs and medicines, and nothing but A1 articles are to be found in the stock. The business was originally founded some twenty years ago, and came into the hands of the present owner in 1883. The commodious store occupied is very tastefully appointed, the fittings and furnishings all being neat and attractive. A large, complete stock is at all times kept on hand, the assortments embrac-

ing pure, fresh drugs of every description, pharmaceutical preparations, chemicals of all kinds, toilet and fancy articles, choice confectionery, druggists' sundries, and all proprietary remedies of merit. All the goods are derived from the most trustworthy sources of production and supply, and can be relied upon to be the best of the kind obtainable. A first-class trade is catered to. Mr. Grenzebach, who is a native of Peekskill, has had thorough experience as a practical pharmacist, and is a graduate of the New York College of Pharmacy.

Coles, Marshall & Co., Packers and Wholesale Dealers in Beef, Pork, Lard, Bacon, etc., Nos. 21 and 23 South Water Street.—This firm are widely known as packers and wholesale dealers in beef, pork, lard, bacon, beef tongues, shoulders, and sugar-cured hams, and have been established in the business here since 1871. The main headquarters of the firm are at Nos. 100 and 102 Forsyth Street, New York City, the Newburgh house being under the sole charge of Mr. W. J. Marshall, a member of the firm. Their business premises in this city comprise an entire six-story building with three smoke-houses adjoining, and every modern facility is possessed for conducting the business under the most favorable conditions and upon the largest scale. The wide and influential connections of the firm with the best producing sources, coupled with their fine facilities and abundant resources, enable them to command every favorable opportunity of the market, and to grant their patrons every advantage known to the trade. Daily consignments are received fresh from the hands of the producer, and the goods handled are noted for their quality, freshness, reliability, and uniform excellence, while the substantial inducements offered to the trade, in reliability of supplies and liberality of terms and prices, are rarely duplicated elsewhere. The members of this responsible firm, Messrs. B. G. Coles, W. J. Marshall, and R. M. Gedney, are all natives of New York State.

Johnnie Johnson, Poultry, Game, Sausages, etc., in season, at Wholesale and Retail, No. 18 Colden Street.—Among the able, substantial, upright business men who are specially engaged supplying the citizens with the substantial and delicacies for the table there are none more popular than Mr. Johnnie Johnson, whose place of business, the "Washington Market," is at No. 18 Colden Street. The store is very commodious, and is handsomely fitted up and kept scrupulously neat and clean. Mr. Johnson founded this enterprise eleven years ago, and he has so ably conducted it, and so closely availed himself of every facility offered, that his market is now one of the most popular and best patronized of its kind in the city. He is constantly well supplied with the finest and best fresh, salt, and smoked meats, all kinds of game when in season, poultry, sausages, luscious fruits and fresh vegetables, etc. The market is provided with the most improved refrigerators for the preservation of meats, etc., and as the stock is daily renewed it is always to be found fresh and choice. The business is of both a wholesale and retail character, and goods are delivered by wagon free in any part of the city. Competent and courteous assistants are employed, and prompt service is accorded to all patrons. Mr. Johnson is a native of Newburgh, and a live, wide-awake business man.

Peter Niven, Jr., Dealer in Choice Family Groceries, Wines, Cigars, etc., No. 178 Broadway.—A popular, young, and vigorous grocery house is that of Mr. Peter Niven, Jr. Mr. Niven founded this enterprise nearly four years ago, and he has annually experienced an increased trade. He realized from the start that the secret to success lay through watching each and every need of his patrons and catering to them; and in this way he pushed himself ahead into popular favor. To-day he conducts a retail business in teas, coffees, sugars, provisions, and flour that will compare favorably with that of any other house in the trade in the city. His stock of groceries, dried fruits, canned goods, teas, coffees, spices, creamery and dairy butter, fresh eggs, lard, cigars, provisions, wines and liquors, etc., is exceptionally complete. It has been said that Mr. Niven's charges are lower than those of most of his competitors in the business. The store is a commodious one, neatly and suitably fitted up, and in the rear of it is a finely stocked bar. Courteous and prompt attention is accorded to all patrons, and "the best of goods at the lowest prices" is the motto of the establishment. Mr. Niven is a native and life-long resident of Newburgh, and a young man of push, energy, and enterprise.

Newburgh Journal, Daily and Semi-weekly: Office, Nos. 44 and 46 Second Street; Ritchie & Hull, Proprietors.—Newburgh's leading newspaper is the *Journal*, which is published in daily and semi-weekly editions, by Messrs. Ritchie & Hull, and is one of the newest and best managed newspapers published on the banks of the Hudson, and at the same time is one of the best advertising mediums for towns located on the historic river. The handsome building occupied by the *Journal* is located at 44 and 46 Second street, and is a brick structure three stories high, with basement. In the basement are located the cylinder presses, engine and boiler. On the first floor is the counting room or business office, adjoining which is the book bindery. On the second floor is situated the editorial rooms, telegraph room, and newspaper composing room. The entire third floor is devoted to the job-printing department. The *Journal* is one of the leading newspapers along the Hudson River, and its establishment dates back to 1833, when only a weekly edition was published. In 1862 a daily edition was begun, and during the present year the weekly edition has been changed to a semi-weekly, so that at present both daily and semi-weekly editions are issued from the *Journal* building. A membership in the Associated Press, with tel-



egraph wire direct to the building, affords the facility of publishing the very latest news up to half-past four P. M. The circulation of either paper is not confined to Newburgh, but extends to the principal villages of Orange County within fifteen miles of that city. The *Journal* therefore enjoys an extensive circulation and advertising patronage. The job-printing and book-binding departments of the *Journal* office are important ones, and considerable work is done for customers in New York City, and other places outside of Newburgh. Between thirty-five and forty employes are on the pay roll; and the *Journal* Printing House and Book-bindery is one of the enterprising establishments of the city. The paper has a wide circle of intelligent readers, and moulds and reflects public opinion to the advancement of Newburgh and her institutions. The proprietors of the *Journal* are Samuel Ritchie and Frank S. Hull, who have both been identified with it for many years, and for the past ten years under the firm name of Ritchie & Hull. Their efforts to furnish the people of Newburgh and its surroundings with a journal second to none outside the great metropolitan centres, deserve the success that should attend their praiseworthy and admirable work for the people of that section of the State. The rates for this valuable paper are, daily, \$7 per year in advance—semi-weekly, \$2 per year in advance. Advertising rates and sample copies on application.

Charles H. Weygant, Manager Washington Heights Improvement Company; Office, Academy of Music Building, Broadway.—One of the most important enterprises ever undertaken, as affecting the welfare, development, and attractiveness of Newburgh, is that being carried through to a successful issue by the Washington Heights Improvement Company. The company owns a large tract of most desirable property for villa sites, situated on the Heights, and which has been surveyed and laid out in streets and building lots at a heavy preliminary outlay. Land is rapidly increasing in value in this new section, and sales are frequent to the best classes of the public, and whose intention it is to immediately improve their

lots. The company's special representative is Colonel Charles H. Weygant, with headquarters advantageously located in the Academy of Music Building on Broadway. The Colonel is a recognized authority on Newburgh realty, and those guided by his sound judgment and judicious advice can rely on making remunerative investments. Now is the time to buy on the Heights, and on the property of this enterprising company, which has in the most public-spirited manner opened up the most delightful residential section to be found anywhere along the Hudson River. Colonel Weygant is a respected and enterprising citizen, a native of Newburgh, and is a veteran of the War of the Rebellion, having served gallantly and faithfully with the 124th Volunteers, which took part in several of the most arduous campaigns. With unflagging energy and enterprise he has labored with deserved success in securing an active demand for the property of the Washington Heights Improvement Company, and we commend all interested to secure from him full detailed information.

Merchant's Hotel, George H. Alsdorf, Proprietor, Corner Second and Front Streets.—The Merchant's Hotel occupies a niche in the esteem and popularity of this community and of the traveling public peculiarly its own. The elegance of the house needs only to be seen to impress the stranger favorably at the first glance as a first-class hotel in all respects. The house was first opened to the public in 1882 by Mr. George Hooper, and has been in charge of the present proprietor, Mr. George H. Alsdorf, since May 1, 1888. The building is of brick, containing four floors and a basement, and measuring 200x100 feet, and is substantial in appearance and imposing in its architecture. The first floor is given up to the office, restaurant, café, and sample-room. The house is conducted on both the American and European plan. No luxury afforded in situation, surroundings, and modern conveniences in any hotel is lacking at the Merchant's. It is situated in the business heart of the city, within easy reach of railway depots and steamboat landings, and is convenient alike to the permanent patron, the commercial tourist, and the transient guest. The house is lighted by gas, heated by steam throughout, and provided with electric call-bells communicating with the office. The *cuisine* of the Merchant's is especially worthy of commendation, being under the most expert management, and kept up to the highest standard of excellence. All the necessities of modern hotel life are supplied by the enterprising proprietor for the comfort and convenience of his guests, and a stay at the Merchant's under his energetic and painstaking management will be found to prove a pleasant experience. The clerk in the office is Mr. W. R. Campbell, a native of this city, who has made himself eminently popular with the guests of the house by his ready intelligence, courtesy, and promptness. Mr. Alsdorf is well-known to fame as a professional caterer, and the leader of the profession in this city. He assumes entire charge of parties, weddings, dinners, etc., furnishing cooks on all occasions, waiters in full-dress, and loans silver, china, candelabra, etc. Social clubs are catered for at special rates. His terms are reasonable in all cases, his work is perfectly and promptly executed, and every transaction is placed upon a substantial and satisfactory basis.

George C. Wenzel, Newburgh Paper-Box Factory, No. 87 Water Street.—The business of this concern was inaugurated in 1883 by the present proprietor, and under his energetic direction has been developed into a flourishing and highly prosperous condition, a large, permanent trade having been built up throughout New York State for the products of the house. The spacious premises occupied are equipped in the most complete and convenient manner for the prosecution of the business, and employment is furnished a force of thirty-five expert hands. The range of manufacture embraces the production of plain and fancy paper boxes of every description, a specialty being made of boxes suitable for use in the various trades, and none but perfect goods are allowed to leave the factory. A full stock is constantly kept on hand, and orders are given prompt attention as soon as received; while goods are shipped with the least possible delay. In the matter of prices this house can challenge competition with any similar concern, and consumers of boxes will do well to correspond with its proprietor. Mr. Wenzel was formerly connected with Jesse Oakley & Co., and has resided in Newburgh for the past eighteen years.

T. S. Marvel & Co., Ship Builders; Yard, River Front.—Newburgh is the only place north of New York adapted to build first-class seagoing steamers and vessels. A firm with every facility for this class of work, both in wood and iron, is that of Messrs. T. S. Marvel & Co. Their large yards are eligibly located on the river front, extending for 300 feet, with a depth of 400 feet back to the railroad, thus specially facilitated in the receipt of material by rail or water, and in the hauling out of vessels for repairs and the launching of craft, new and old, into deep water. This was a shipyard many years ago, and it was not till 1885 that Messrs. Marvel & Co. became proprietors. The partners, Mr. T. S. Marvel and Mr. John Delany, bring to bear the widest range of practical experience, thorough knowledge of the various branches of the business, and perfected facilities for finishing the most important and extensive contracts. They can here build wood, iron, and steel, or composite tugs, steamboats, propellers, steamships, ships, barks, brigs, brigantines, schooners, sloops, steam and sail yachts, launches, barges, dredges, scows, floating docks, men-of-war, and in fact every possible type of craft that floats the river or sea. They are prepared to estimate on any line or all departments of the work, and will furnish a vessel complete from stem to stern. When so desired, they are prepared to design models, lay down the draughted plans, and guarantee speed, stability, cargo and passenger capacity, seaworthiness, and strength. Many of the finest tugs, towboats, steamboats, and yachts on these waters were launched from these yards. They employ an average force of 200 men in the yards, and about 50 more on boiler and joiner work. The machine-shops are fully equipped, and run by steam power.

S. McKinstry, Real Estate and Insurance Agent, Steamship Ticket Agent; Office, Savings Bank Building.—One of the most popular and favorably known business men of Newburgh is Mr. S. McKinstry, the real estate and insurance agent of Smith Street. Mr. McKinstry is a native of Ulster County, and has been a permanent resident of Newburgh for the last thirty-five years. He is agent for the sale of every description of property, from a cottage to a mansion, from market gardens to estates, vacant lots, store, mill, and factory property, etc. He has a thorough knowledge of the market, and is a recognized authority on Newburgh realty. Those who contemplate buying either city or country property will consult their best interests by being guided by his sound judgment. He makes a specialty of negotiating loans on real estate at lowest rates, and also the sale of drafts and money-orders to all parts of the world. Mr. McKinstry is also prepared to effect fire and life insurance to any amount in several of the best companies in the United States. He is the Newburgh agent for the American-Central, Boylston, United States, and Pacific Fire Insurance Companies, and the Milwaukee Mechanics' Fire Insurance Company. He is also agent for the Mutual Reserve Fund Life Association, for the United States Accident Association, and for the Guarantee Accident Association, all first-class, responsible corporations, whose low rates and easy terms, coupled with their immense resources, invite the confidence and patronage of the community. Mr. McKinstry is a popular fire insurance agent, and losses on all policies negotiated through him are promptly adjusted and paid. He is the most popular steamship ticket agent in town, selling tickets *via* the Old Dominion, Ocean, and New York and Charleston lines to points in the Southern States, and *via* Guion and Hamburg-American lines to points in Europe. The lowest rates and best of accommodations can always be had through him.

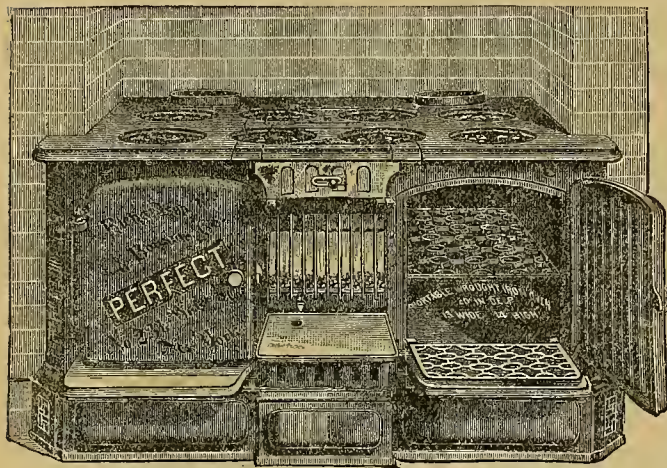
Wm. O. Mailler & Co., Wholesale Grocers and Commission Merchants, corner Front and Third Streets.—This business was established sixty years ago by Francis Crawford, who was succeeded by David Crawford, Crawford, Mailler & Co., Wm. K. Mailler & Co., Wm. K. Mailler & Son, Wm. O. Mailler, and eventually by Wm. O. Mailler & Co. The members of the present copartnership, Messrs. Wm. O. and John D. Mailler, are merchants of experience, and fully imbued with a progressive spirit of enterprise and energy. The premises occupied comprise a spacious and well-equipped four-story building, which extends from Front to River Street. The stock has been carefully selected, and comprises a full supply of fancy and staple groceries, teas, coffees, spices, canned goods of every description, condiments, table luxuries, dried fruits, flour and pro-

visions, farinaceous goods, sugars, syrups, cigars, tobacco, etc. All the goods of this popular house are unrivalled for quality, purity, reliability, and general excellence, and have no superiors in Newburgh or elsewhere; while the prices quoted in all cases are always regulated by the market. The firm make a specialty of teas, coffees, spices, cigars, and tobacco. They always carry a superior stock of fresh crop Oolongs, Japans, gunpowder, Imperial, Young Hyson, English breakfast, and other standard teas, that are renowned for flavor and quality. The firm likewise keep constantly on hand all grades of Javas and lines of extra Mochas, thus enabling them to promptly fill orders from the most exacting grocers and jobbers at lowest market rates. In such staples as flour, cereals, sugars, syrups, soaps, etc., the firm is at all times prepared to offer substantial inducements to the trade. The partners are natives of Newburgh.

Peck & Van Dalfsen, Dealers in Furniture, Carpets, Oil Cloths, etc., No. 114 Water Street.—Prominent among the houses of enterprise and refinement engaged in the sale of furniture, carpets, etc., in Newburgh, is the reliable and popular establishment of Messrs. Peck & Van Dalfsen, whose office and salesrooms are located at No. 114 Water Street. This business was originally established forty-five years ago by Charles U. Cushman, who was succeeded by W. E. & J. C. Peck, W. E. & J. C. Peck & Co., and in 1868 by Peck, Van Dalfsen & Co. Eventually, in 1877, the present copartners, Messrs. J. C. Peck and J. T. Van Dalfsen, assumed the management under the firm name of Peck & Van Dalfsen. The premises occupied are spacious, comprising a superior store and three upper floors, and a floor and basement adjoining. In the furniture department all the newest designs in parlor, chamber, dining-room, and kitchen furniture are included in the stock, the parlor sets being obtainable in all the latest styles of upholstery. In the carpet department are the choicest patterns in Axminsters, velvets, body Brussels, tapestries, three-ply ingrams, etc., which are offered to patrons at the lowest possible prices. Various patterns of oil-cloths, linoleum, cocoa mats, and matting can be found here, all of which are quoted at extremely low prices. Messrs. Peck & Van Dalfsen deal with the best classes of our citizens, and make a specialty of completely furnishing all sizes of houses, cottages, etc. Estimates are promptly furnished, while the terms are of the most liberal character, presenting to all an opportunity of obtaining what they want for housekeeping. The firm execute promptly all kinds of upholstery. Mr. Peck is a native of Orange County, but has resided in Newburgh for the last half century; while his partner, Mr. Van Dalfsen, was born in Albany County, but has lived in this city since boyhood. Both gentlemen justly merit the liberal and permanent patronage secured by them in this growing business.

Robert McKelvey, Practical House, Sign, Ship and Ornamental Painter; Dealer in Paints, Oils, Varnishes, etc.; Wholesale and Retail, No. 127 Broadway.—For a period extending over twenty-one years or upward, Robert McKelvey, the well-known painter and decorator, also wholesale and retail dealer in painters' and builders' supplies, glassware, etc., has maintained a leading position in his line. None engaged in this branch of business in Newburgh, bears higher reputation for first-class work, excellent goods, or reliability in his dealings. Mr. McKelvey occupies a commodious, well-ordered 25x80 foot store and basement, and carries constantly on hand a heavy and very superior stock, comprising paints, oils, colors, varnishes, turpentine, window glass, putty, ready mixed paints, brushes, powdered-emery, sandpaper, gums, shellac, and everything comprehended in painters' supplies; also elegant lamps, globes, shades and fixtures, glassware in great variety, and household specialties. A complete assortment of doors, sashes, blinds, and mouldings is always kept in stock, and the same are promptly and reliably made to order likewise; while lubricating and kerosene oils, and Atlantic white-lead are carried at New York wholesale prices. House, sign, ship, and ornamental painting of every description is done in the most expeditious and excellent manner, at reasonable rates; some ten experienced workmen being regularly employed, while the proprietor exercises close personal supervision over all work executed. Mr. McKelvey, who has been resident of Newburgh over thirty-two years, is a practical and expert painter and decorator of long and varied experience.

C. H. Doughty, Stoves, Ranges, House-Furnishing Goods, etc., No. 112 Water Street.—From the old-fashioned cottage to the modern mansion, the progress in methods of heating and cooking seems marvelous, revealing the fact that our young country advances in its ideas and customs in this, as in other branches of manufacture, far more rapidly than any other in the world. The pioneer in the stove trade in Newburgh is Mr. C. H. Doughty, of No. 112 Water Street, who has been engaged steadily in the business here since 1848, and is widely prominent as a dealer in stoves, ranges, hot-air furnaces, house-furnishing goods, oil-stoves, etc. He occupies an entire four-story building, 18x80 feet in dimensions, with basement; and in all departments of his trade is noted as keeping abreast with the times and the improvements of the age. His stock of cooking and heating stoves, ranges and furnaces, tin and sheet-iron ware, refrigerators, oil-stoves, and general house-furnishing goods is one of the largest and finest in this part of the State. The



aim of the proprietor has always been not only to meet promptly every want of the public in this direction of trade, but to offer the very best in every case that the markets afford. Unsurpassed facilities are possessed for executing all kinds of furnace, range, tin and sheet-iron work, as well as general repairing, with promptness and dispatch; and a large force of skilled workmen find constant employment in the various branches of the business. The connections of the house with manufacturers enable the proprietor to grant every advantage to the public in terms and prices that is known to the trade, and to place all transactions upon a substantial and satisfactory footing; and his patronage is large and active throughout the city and surrounding country. Mr. Doughty is a native of Dutchess County, N. Y., and one of the oldest and best-known citizens of Newburgh, promoting its material advancement with business ability and zeal, and prominently identified with the prosperity of the city in many ways.

J. F. Smith, Groceries, Provisions, Coffees, Teas, Spices, etc., Corner Liberty and Washington Streets.—Few, if any, among the many excellent family grocery and provision stores that have sprung up in this city of recent years have secured a firmer hold on popular favor than the reliable establishment of J. F. Smith. It is commodious and neatly fitted up, with a well-ordered bar-room attached, and a large and first-class stock is constantly carried on hand. The assortment comprises choice teas, coffees, sugars, and spices; fine creamery butter, cheese, and fresh eggs; prime lard, hams, bacon, and provisions; salt and smoked fish, best brands of Western flour, oatmeal, rice, peas, beans, molasses, vinegar, oils, soda, starch, soap, shelf goods in great variety, brooms, brushes, wooden-ware and household specialties; also fine imported wines, liquors, and cigars; ales, beer, bottled goods of all kinds; foreign and domestic fruits, nuts, and vegetables; condiments, sauces, pickles, preserves, and table delicacies; while several polite and efficient assistants are in attendance, and altogether a very nice trade is done, the patronage

giving evidence of steady increase. Mr. Smith, who is a native of Newburgh, is a young man of pleasing manners, energy, and good business qualities. He established this thriving store some two years ago, and from the start the business has been conducted with uniform success.

E. R. Post & Co., Druggists, Nos. 34 and 36 Colden Street.—The reliable wholesale and retail drug store conducted by E. R. Post & Co. at Nos. 34 and 36 Colden Street is one of the best known and oldest in this historic city. The business was founded in 1834 by the late Elias Peck, who was succeeded by his son, Thomas M. He took into partnership his brother, John E., and they conducted the business under the name of Peck Bros. until August, 1873, when they sold to S. H. Jagger and E. R. Post, who have since carried on the enterprise successfully under the firm name at the head of this article. The stock is large, and in buying special attention is paid to quality. The strictest integrity governs the compounding of prescriptions, which are prepared by the proprietors or by clerks of long experience all trained in their own store. Of the present partners, Mr. Jagger spent most of his active life in the ministry, having been born on Long Island about 1814; graduated from Amherst College and Princeton Theological Seminary, and had a pastoralate of twenty-five years at Marlborough, Ulster Co., N. Y. Bronchial disease necessitated his retirement, and he subsequently embarked in business with Dr. Post, his son-in-law. Dr. Post was born on Long Island, where his father was many years prominent in business and in public life. Graduating from Princeton College in 1862, after a year's vacation he entered the College of Physicians and Surgeons in New York, from which institution he took his diploma in 1866, having meanwhile married. Preferring a business life, his medical studies determined his entrance into the drug business, in addition to which he is now greatly interested in investments in Western loans, limiting his operations to three of the most substantial companies under the supervision of the Connecticut Bank Commissioners. The aggregate capital of companies which he represents is over three million dollars, with a large additional surplus and conservative business methods to secure investors. At present he takes especial interest in the Jarvis-Conkling Mortgage Company's Savings Bond, which he thinks worthy of a close investigation.

A. H. Topping, Fire Insurance and Real Estate, Academy of Music Building.—Among the leading real estate and insurance agents in this city must be included Mr. A. H. Topping. He has but recently taken possession of his present commodious office in the new Academy of Music Building, where he has every facility for conducting his business. He transacts a general line of operations in buying, selling, and exchanging houses, building lots, farms, etc., negotiating loans on bond and mortgage, collecting rents and managing estates, securing tenants, etc. He represents the Concordia and Long Island Fire Insurance Companies, the Lion Fire Insurance Company of Milwaukee, Wis., and the Scottish Union and National Insurance Company of Edinburgh and London, and issues policies in those as well as other reliable companies. A leading specialty, however, is made of erecting buildings for parties furnishing five hundred dollars or more, the buildings to be made after any plans desired, and the remainder of the cost of erection to be paid in easy instalments or time payments. Mr. Topping is a native of Newburgh, and is a gentleman of sound judgment and excellent business ability.

J. W. Swain, Country Produce, Fish, Oysters, and Clams, No. 182 Broadway.—One of the most active and enterprising merchants of this city is Mr. J. W. Swain, dealer in all kinds of country produce; also fish, oysters, and clams. Mr. Swain began business in the present line in 1882, and by well directed and popular management has reared a large and lucrative trade. The commodious store is supplied with all the modern conveniences and facilities for the advantageous handling and display of goods, and the large, well-selected stock carried, and upright honorable dealing of the house, have made it a favorite purchasing depot for the family trade of the vicinity. Mr. Swain is a gentleman of sterling qualities.

The Leslie, Alexander Leslie, Proprietor.—The leading, first-class hotel at Newburgh is "The Leslie." To the tens of thousands who have visited Newburgh as tourists or on business, the admirable location of "The Leslie" will present itself most forcibly. To those not familiar with this city, we may say that its site is the most picturesque, and its surroundings the most attractive, of any along the Hudson River. Located on a prominent slope, over 200 feet above the river, it commands views covering an area of several hundred miles. From New Hamburg on the north, the eye can sweep along down a panoramic vista till it rests on the mountain ranges west and east of the Hudson, past the beautiful Newburgh Bay, on to the frowning crags of the Dunderberg. Nowhere within easy reach of New York can such charming scenery be met. The salubrity of this city, purest air, sanitary improvements, etc., are also worthy of special consideration. For the additional pleasure and attraction of tourists and summer boarders, we may mention that the drives in the vicinity of Newburgh are magnificent. The centre of the city is only ten minutes' walk, while churches of all the principal denominations, free library, Washington's Headquarters, etc., are close at hand. The hotel was opened about fifteen years ago. Two years ago Mr. Alexander Leslie became proprietor. The premises are unusually handsome, substantial, and extensive, being of ornate architectural proportions, three stories and basement in height, and 200x300 feet in dimensions. Pleasant and well-kept lawns surround the hotel, which presents a charming aspect to the New-Yorker, accustomed to only hot stone pavements and bricks and mortar. The hotel is internally planned to secure abundance of light and ventilation, the main entrance halls intersecting one another, and giving four direct entrances and perfect ventilation. The Leslie contains seventy-five rooms, a number *en suite* and directly overlooking the Hudson. All the modern improvements are here: it is lighted by gas, has plenty of baths, running water, etc. Mr. Leslie is an enterprising and liberal proprietor. He has refurnished and decorated the house throughout, and the parlors, corridors, offices, reading-room, etc., reflect great credit for their tasteful and cheerful appearance. The table is renowned. Mr. Leslie is an energetic caterer, and the *cuisine* of his hotel is strictly first-class; rates, \$2 per day and upward. Mr. Leslie's only son, Willard T. Leslie, is manager. He is a polite, courteous young man, with whom it is a pleasure to transact business. The Leslie is only 60 miles from New York, and can be reached by three railroads and three lines of steamboats in an hour and three-quarters to three hours and a half. Free 'bus connects, and we strongly urge families and others who want permanent board, or a pleasant outing to go up to Newburgh and spend their leisure or vacation at The Leslie.

H. C. Higginson, Manufacturer of Calcined Plaster, Land Plaster, Terra Alba, Paper-makers' Supplies, etc.—In the manufacture of calcined and land plaster, marble dust, etc., an old-established and representative house engaged in this growing industry is that of Mr. H. C. Higginson, who has built up an extensive trade, extending not only throughout all sections of the United States and Canada, but also to Europe and Australia. This business was established twenty-five years ago, and the present proprietor, Mr. H. C. Higginson, succeeded to the management in 1875. Mr. Higginson has had great experience, and possesses an intimate knowledge of every feature and detail of this industry, and the requirements of paper makers and others. The premises occupied are spacious, and have a frontage of 640 feet to the Hudson River, with railroad tracks also running into the yards. The works are admirably equipped with latest improved machinery and appliances, necessary for the successful and systematic conduct of the business. One hundred and thirty operatives are employed, and the machinery is driven by two powerful steam engines. Mr. Higginson manufactures extensively calcined plaster, land plaster, terra alba, marble dust, marble flour and paper-makers' supplies. Mr. Higginson fills the largest orders promptly and carefully at the lowest possible prices, and his trade is steadily increasing.

Newburgh Steam Mills, Print Cloths; H. B. Beckman, Superintendent.—This business was established in 1844, and was duly incorporated under the laws of New York in the same year. The officers of the company are: Wm. E. Thorne, president; Chas. C. Birdsege, secretary and treasurer; H. B. Beckman, superintendent

and agent. Trustees: Wm. E. Thorne, Charles C. Birdsege, H. B. Beckman, and John I. Lawrence. The New York agents who take all the products of these mills are Garner & Co., Nos. 2 to 16 Worth Street. In addition to their spacious Newburgh steam mills, where all the weaving is executed, the company have extensive print works at Wappinger's Falls and at Garnerville, where 1400 operatives are employed. The Newburgh Steam Mills are fully supplied with the latest improved machinery and appliances known to the trade, employment being given to 330 hands. The mills contain 28,000 spindles and 664 looms. The company manufactures here extensively print cloths which are unrivalled for quality, finish, and excellence. These print cloths are forwarded to the company's Wappinger's Falls and Garnerville mills to be printed. All orders are promptly and carefully filled by Garner & Co., and the trade of this concern now extends not only throughout all sections of the United States, but likewise to Canada, Mexico, the West Indies, Central and South America. Mr. H. B. Beckman, the agent and superintendent, is one of Newburgh's public-spirited, and prominent citizens. He is president of the Edison Electric Illuminating Company, Alderman of the Fourth Ward, Civil Service Commissioner, and also holds several other important positions. Mr. Beckman was born in New Hampshire.

John Corwin, Licensed Auctioneer, and Dealer in New and Second-hand Furniture, No. 128 Water Street.—This has long been a well-known and popular auction and furniture house, and Mr. Corwin succeeded to the business four years ago. His qualifications as a successful auctioneer are too widely known to require extended comment at our hands. He has every facility for the prompt disposal, at excellent prices, of all descriptions of household and office furniture, carpets, curios, real estate, statuary and pianos, miscellaneous merchandise, in wholesale or job lots, etc. He conducts sales at residences in and out of the city, and all special sales are fully announced. It is safe to say that Mr. Corwin's sales are the best attended in the city. People expect, and invariably get, the fairest and most liberal treatment from him, and his warerooms are always a sure place in which to find the greatest bargains in furniture, bric-a-brac, paintings, curiosities; also carpets, pianos, etc. He has developed the largest and the best class of trade in this line in the city. He is prompt and reliable in his settlements, and has the distinction of having conducted the largest auction sale on record, having in November 1885, sold the West Shore Railroad for \$22,000,000. His warerooms contain at all time a large assortment of household furniture, comprising articles for the parlor, dining-room, bed-room, kitchen, office, library, etc., and these may be purchased privately. Mr. Corwin is the Coroner for Orange County, and for twenty years was a member of the firm of Root & Corwin, dealers in stoves and tin goods. He was also for ten years in the Internal Revenue Service.

Turner & Sanford, Real Estate, Mortgages, Insurance, etc., No. 50 Third Street.—This business was established twelve years ago by the present copartners, Messrs. E. S. Turner and G. A. Sanford, who make a specialty of fire insurance, coupled with offering superior facilities for the purchase and sale of real estate. Messrs. Turner & Sanford represent the following first-class companies in Newburgh and vicinity, viz.: Ins. Co. N. A., Royal, Pennsylvania, North British, Guardian (London), Phoenix (London), Northern (London), Western (Toronto), L. & L. & Globe, N. A. (Boston), New Hampshire, Phenix, (N. Y.), Hanover, Westchester, Standard (N. Y.), National (N. Y.), Merchants (N. J.), Dutchess Co. They are prepared to take the entire charge of the insurance of large mill, store, and factory properties, placing and distributing the risks among sound and reliable companies, and generally relieving the business community of all care and trouble in this important respect, while the rates quoted by them are unrivalled in the market. The firm likewise buy, sell, exchange, and rent real estate and promptly negotiate loans on bond and mortgage, and have every facility for conducting all operations under the most favorable auspices. They also undertake the care and management of estates, secure responsible tenants, and maintain all properties placed in their hands at the highest standard of efficiency. Both Messrs. Turner and Sanford are very popular in real estate and insurance circles, and they are recognized authorities as to the present and prospective values of property.

George Buss, Manufacturer and Dealer in Harness and Saddles, No. 89 Broadway.—Among those who have acquired a reputation for fine work in this line in Newburgh can be named George Buss, manufacturer and dealer in harness, saddles, horse-goods, etc., who is one of the foremost engaged in the business in this city. Mr. Buss, who is a native of Newburgh, is a practical and expert workman, with ample experience, and is a thorough master of his art in all its branches. He started in business on his own account about five years ago, and soon won his way to popular favor and patronage; building up in a short time a large and prosperous trade. He occupies a commodious store and compact shop, three experienced hands being employed, and carries always on hand a first-class assortment of harness, saddles, collars, whips, blankets, nets, brushes, combs, sponges, and stable specialties; also trunks, valises, and kindred articles. Fine custom work is a specialty, and harnesses of every style and variety, light and heavy, are made to order in the most expeditious and excellent manner; while repairing also is executed with neatness and despatch.

Wm. C. Trimble, Livery and Exchange Stables, corner First and Chambers streets.—This first-class establishment was founded in 1876, the stable being built by Mr. Trimble in that year, and it was conducted for a year by Mr. H. F. Richardson, when Mr. Trimble succeeded to the control. The stable is a substantial three-story 50x100 foot brick structure, and is cleanly, well-kept, and completely equipped throughout with the best facilities, appliances, and general appurtenances; while excellent accommodations are at hand for upwards of thirty horses and a large number of vehicles. A complete line of fine carriages and light wagons are in regular service, also reliable and handsome horses; while seven careful drivers and stable men are employed. A leading specialty is made of furnishing carriages for wedding parties, and a first-class trade is enjoyed in this line. Orders for turnouts of any kind are promptly answered at all hours of the day and night, and the best of satisfaction is guaranteed in every instance with the service rendered. Horses are boarded by the day, week, or month, and are kept in the best condition that good food and care make possible. Mr. Trimble is a native of this county.

J. A. Joslin, Apothecary, No. 73 Water Street.—Prominent among the reliable and popular drug establishments of Newburgh is that of Mr. J. A. Joslin, which was originally established in 1870 by Mr. J. T. Joslin, who was succeeded by his brother, the present proprietor, in 1887. The salesroom is one of the attractive features of this busy thoroughfare, being finely fitted up with tiled floor, heavy plate-glass showcases, and marble counters. The stock includes a full line of pure, fresh drugs, all the standard proprietary and family medicines, chemicals of all kinds, while in toilet articles and perfumery the variety embraces every novelty of foreign and domestic manufacture known to the trade. The leading specialty of the house is the compounding of physicians' prescriptions, which important department receives the most careful attention of the proprietor, whose long experience and thorough skill in pharmaceutical matters insures absolute accuracy in all cases. A corps of skilled assistants contribute to the satisfactory operations of the house. The patronage is large, first class, and influential. Mr. Joslin is a native of New York State, and has won a reputation of the highest character.

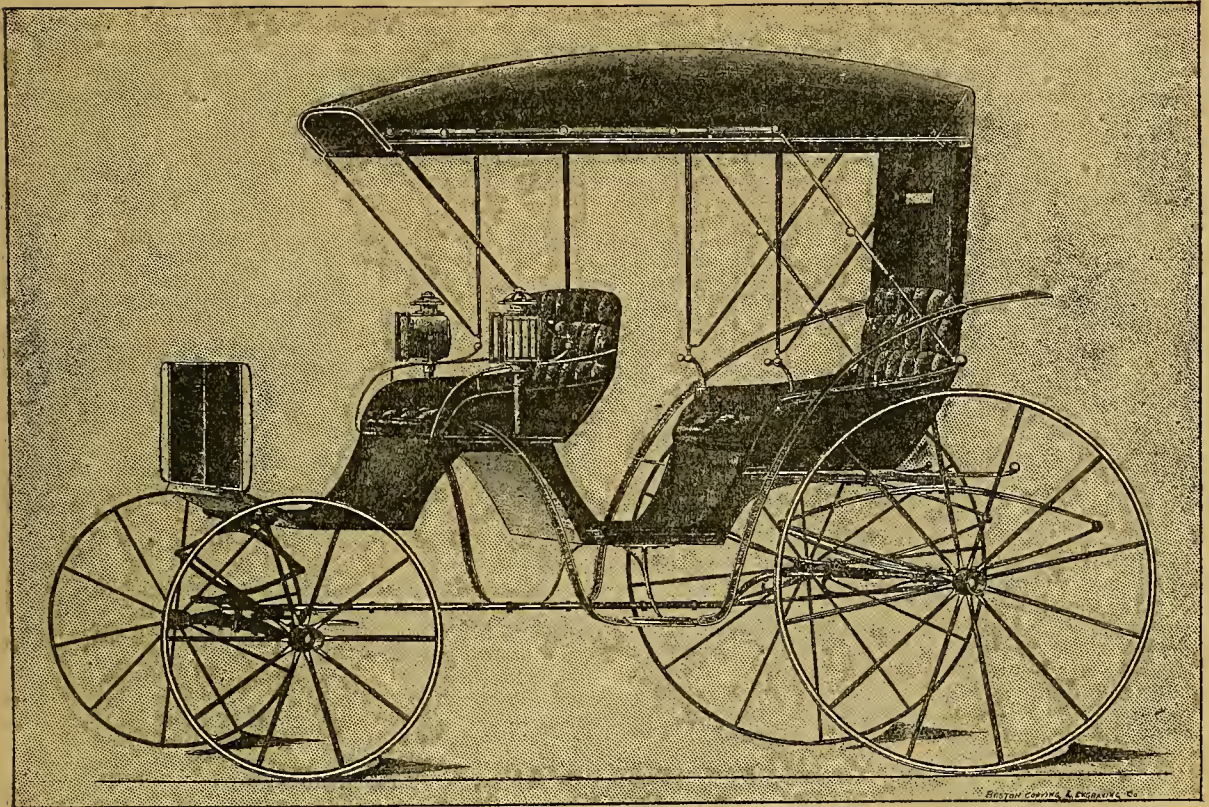
James Taggart & Son, Agents for Chicago Dressed Beef, Nos. 12 and 14 Front Street.—The introduction of the use of refrigerator cars on the various lines of railroad has wrought a complete revolution in the wholesale beef trade of the Eastern section of the country. By the adoption of these cars, animals are now slaughtered in the great stock-yards of Chicago and the carcasses shipped in the cars to all points in the East, where they arrive as fresh and wholesome as on the day they were slaughtered, with no perceptible loss in weight. Messrs. James Taggart & Son are the selling agents in this city for some of the largest cattle slaughtering concerns in Chicago, and have built up an extensive wholesale trade in Chicago dressed beef, mutton, lamb, veal, etc. The firm founded this enterprise three years ago, and it has been attended by the most marked success. The premises occupied comprise two floors, each 25x40 feet in dimensions, fully equipped with all the latest improved refrigerators

and cold storage requisite for the successful prosecution of the business. The ice-house is very commodious, and has a capacity for storing vast quantities of dressed beef, mutton, lamb, and pork. The firm have a large and growing distributing trade throughout Orange and Dutchess Counties. The senior member of the firm is a native of Ireland, and has resided in Newburgh for the past fifty years. He is a man of great stature, and belongs to a family of giants. He has eight sons, the youngest of whom is fifteen years old. All are over six feet high. His son George is his partner in the business.

Quinlan's Newburgh Bazaar, Glassware, China, Sporting Goods, etc., No. 33 Water Street, John H. Quinlan, Agent.—A widely known and enterprising concern in this city, is that known as Quinlan's Bazaar, of which Mr. John H. Quinlan is the popular and energetic agent. Mr. Quinlan was born in New York, and has been a resident of Newburgh for the last twenty years. For several years he was a member of the firm of J. H. and J. B. Quinlan, and eventually sold out his interest to Mr. Van Duzer. He then formed a co-partnership with Mr. Carlisle, and on its dissolution became the agent of Quinlan's Newburgh Bazaar. Mr. J. H. Quinlan is an able business man, fully conversant with every detail and feature of the hardware and house-furnishing goods trade, and the requirements of customers. The premises occupied, comprise a commodious four-story and basement building, which is fully stocked with a superior assortment of glassware, china, tinware, sporting goods, wooden-ware, toys, fishing-tackle, plated ware, hardware, crockery, housekeeping goods, novelties, etc.

Goodrich's Insurance and Real Estate Agency, Office, No. 39 Smith Street.—A house that has for many years occupied a foremost position in its special line of enterprise, is that of Goodrich's Insurance and Real Estate Agency. The business was inaugurated in 1870 by the present proprietor, who brought to bear in his transactions a foundation understanding of all the details and requirements of the real estate market and also of all matters connected with fire, marine, boiler and plate-glass insurance. He is recognized as a leading authority in all questions pertaining to his vocation. Mr. Goodrich is agent for the following substantial and well known insurance companies, in any of which he is prepared to issue policies on the most favorable terms: Fire Association, Phila.; American Fire, Phila.; Commercial Union, London; London Assurance; British America, Toronto; National Fire, Hartford; Citizens Fire, Pittsburgh; Rochester German, Rochester; Boatmen's Fire and Marine, Pittsburgh; Connecticut Fire, Hartford; Hamburg-Bremen Fire, Germany; Fidelity and Casualty, New York; Continental, New York; Imperial, England; and Liberty Fire of New York. Mr. Goodrich also gives his attention to every branch of the real-estate business, making sales, renting and leasing property, collecting rents, managing estates, and loaning money on bond or mortgage at the lowest rates of interest. His operations extend throughout Orange County and are particularly heavy in this, his native city.

John Day, Practical Stone Cutter, and Dealer in Blue and Connecticut Brown Stone, etc., Corner Front and Fifth Streets.—This gentleman has been established in this business here since 1872, and has built up a reputation and a trade that places him in the front rank of enterprise and success. The business premises cover an area of 50x100 feet, fronting on the river wharf, and unsurpassed facilities are possessed for prompt receipt and shipment of supplies, and the speedy and satisfactory fulfilment of all orders. The demands upon the resources of the house are such as to necessitate the carrying at all times of a large stock, to the end that no delay may be experienced in the execution of all commissions and contracts; and a full supply of both cut, dressed and rough stone is kept on hand for building, trimming and flagging purposes. Estimates are made and contracts entered into for all kinds of stone work. The stone supplied by Mr. Day has a widely-recognized reputation for quality, utility, durability and fineness, and is preferred in most of the leading markets of the country over any other material for building and trimming purposes. A heavy and influential demand is supplied throughout the entire state. The lowest prices prevail. Mr. Day has resided in Newburgh for many years, and is highly regarded as a reliable business man.



Bradley's Carriage Mart, F. J. Bradley, Proprietor, Carriages, Buggies, Carts, etc., Nos. 80 to 90 Front Street.—A representative and successful house in Newburgh, actively engaged in the sale of carriages, buggies etc., is that of Mr. F. J. Bradley. This business was established ten years ago. Mr. Bradley is a recognized authority on the value and quality of carriages of every description, and quotes prices for really first-class vehicles, impossible to be duplicated in Newburgh or its vicinity. The premises occupied comprise a superior two-story and basement building 80x100 feet in dimensions, fully supplied with every appliance and facility for the successful prosecution of the business. Mr. Bradley has likewise a carriage store house opposite. His stock is purchased, direct for cash, in car-load lots, from the most celebrated builders and manufacturers, enabling him to offer substantial inducements to customers. He keeps constantly on hand a splendid assortment of carriages, buggies, carts, sleighs and farm wagons, harness, robes, a fine line of riding saddles, blankets etc. He is agent for Tupp's wagon-tongue supporter, the best support known. He likewise sells carriages and horses on commission, makes wagons to order on short notice, and attends promptly and carefully to painting. He is a native of Conn., but has resided in Newburgh for the last twenty-five years. His trade is not only very extensive in Newburgh and vicinity, but also extends throughout all the surrounding counties.

W. Terwilliger, Livery, Boarding and Sales Stables, No. 71, 73 and 75 Chambers Street.—This stable was erected about fifteen years ago by Mr. Leander Clark, by whom it was conducted for three years, when Mr. G. W. Terwilliger came into the control, and carried on the business until 1885, when he admitted to partnership, Mr. W. Terwilliger, and a year later the latter gentleman became the sole proprietor. The spacious building occupied is of brick, and has two floors, each 75x100 feet in dimensions. The place is appointed throughout in the most approved, convenient style; every facility being provided

for all required purposes, while in the matter of light, ventilation and drainage, the stables are perfect. There are ample accommodations for forty-five horses and a large number of carriages, and employment is afforded a corps of experienced grooms and drivers. A fine stock of curtain, and five-glass landaus, clarences, and open carriages, side bars, and phaetons are constantly kept for hire; also a number of superior horses well trained to harness, among them being horses gentle and safe for ladies to drive. A specialty is made of providing carriages for weddings and funerals, all orders being met with prompt fulfillment. The charges are invariably most reasonable.

L. Bates & Son, Carpenters and Builders, No. 135 Broadway.—Although a comparatively young firm—the business having been established on April 7th last—Messrs. L. Bates & Son, carpenters and builders, have already acquired a patronage vouchsafed to few engaged in this line in Newburgh. The secret of this popular and responsible firm's prosperity is not far to seek, however; excellent work, promptness, and straightforward dealing being the special features contributing to their success. They occupy a commodious and well-ordered shop, and have at hand ample and complete facilities for executing all contracts, small or large, upwards of sixteen skilled mechanics being employed. Everything in the line of carpentry and building is done in the most expeditious and superior manner at reasonable rates; and jobbing of every description is promptly and reliably attended to, particular attention being given to the fitting up of stores, offices, etc. Plans, specifications and estimates are cheerfully furnished by the firm on application, while all work is executed under the close personal supervision of one or both of the proprietors. The Messrs. L. and Egbert Bates, father and son respectively, are natives of this city, and are well and favorably known in and around Newburgh.

Coldwell, Wilcox & Co., Founders and Machinists; Office, Nos. 65 and 67 Broadway.—Newburgh is most favorably situated as an appropriate site for great manufacturing enterprises. Numerous branches of skilled industry are located here, and prominent among the number is the firm of Coldwell, Wilcox & Co., who, as metal workers, iron and steel foundrymen and machinists, have within a comparatively few years achieved an international reputation. The business was started in October, 1883, by Messrs. Thos. Coldwell & Son (Mr. W. H. Coldwell), which was after reorganized, Mr. G. R. M. Wilcox coming in with Mr. W. H. Coldwell and Mr. A. S. Pierce under the existing name and style. Their facilities are unrivalled by any in the United States, while they individually bring to bear the widest range of practical experience, perfected facilities, and influential connections. Their foundry is a substantial two-story brick building, 58x100 in dimensions, fitted up in the most elaborate manner with the latest improved machinery and appliances. They also run a large machine shop in connection with James Bigelow's ship-yard. This is the house to contract with for iron and brass castings of all kinds. Let all merchants who want manufacturing done in the most perfect manner at lowest rates send to this live, enterprising house for estimates. The partners are mechanical engineers of marked ability, and construct all descriptions and powers of steam engines and boilers; special lines of steam and hot water boilers for green-houses, etc., much the most reliable and economical; also pulleys, hangers, and shafting and supplies generally in fitting up mills and factories. They also are manufacturers of large valves for water-works. A famous specialty of the firm is their ingenious brush-trimming machine, duly protected by patents. It is the first power machine ever introduced for the purpose; it works admirably, and has been introduced all over the world. This will serve to illustrate the firm's unquestioned ability and enterprise. At present they are largely occupied in filling contracts for the new Croton Aqueduct, and give steady employment to a large force of hands. The copartners are all natives of Newburgh, popular and progressive, and have ever retained the confidence of leading commercial circles in their able guidance and development of their large and important foundries.

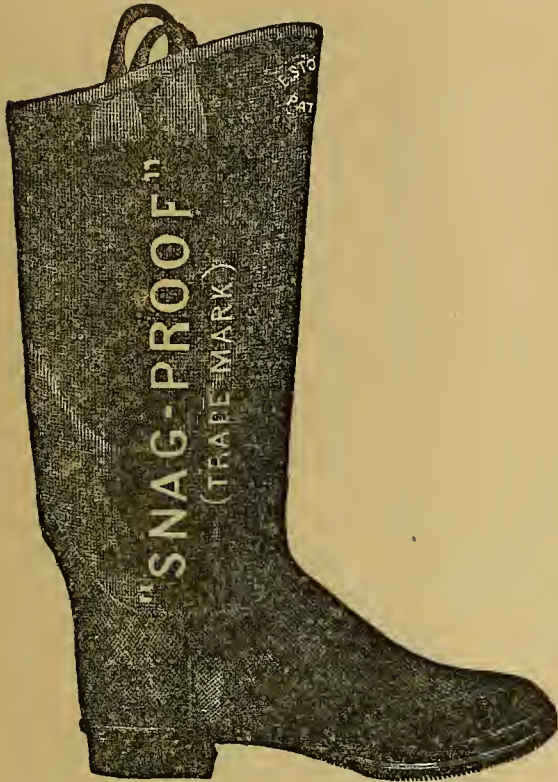
The Prudential Insurance Company of America; George Spohr, Assistant Superintendent and Manager of Newburgh Office, Academy of Music Building.—In the United States, the Prudential Insurance Company of America has achieved a distinguished success, and, ever pursuing a policy founded on the principles of equity, honor, and financial soundness, has built up a connection all over the country at large as the safest, most liberally managed, and promptest paying industrial insurance company in the business. The Prudential can well feel proud of its record. Within twelve years, it increased the number of policies issued from 7,905 to 495,998, its income growing from \$14,543 to \$3,013,350. In 1876 it paid only \$1,957 in death claims; last year it disbursed the princely sum of \$853,818 to widows, orphans, and parents. It has paid a total of \$2,778,243 in death claims up to 1888, and is all the time making rapid, substantial progress. It has extended its agencies all over the United States, and here in Newburgh its office is under the able and enterprising management of Mr. George Spohr. He is imbued with an enthusiasm and spirit of unflagging energy that has resulted in the company's plans of insurance being presented to the public of Newburgh and all sections adjoining. Since the company first opened an office here seven years ago, it has developed an important business. Mr. Spohr offers substantial inducements for young and old to insure. Policies are issued by this liberal and honorable company, for sums varying from \$10 to \$1,000, on the lives of healthy persons, male or female, between the ages of one and seventy. The premiums are payable weekly to the company's collector, and range from 3 cents on infantile lives up to \$1.90 per week on the largest sum obtainable on an adult life. In the case of children one year old, the payment of 5 cents a week secures \$15 the first year, \$17 the second, \$35 the sixth year, and increasing annually, until at twelve the insurance in force amounts to \$115. At the age of 25, \$168 is secured by payments of 10 cents per week, and so on. The company pays all claims immediately on receipt of satisfactory proofs of death, and has nearly \$2,000,000 of assets, with a surplus to policy-holders of \$487,000. Mr. Spohr has just taken possession of his commodious new office in the Academy of Music Building on Broadway.

P. Hart, Wholesale Dealer in Rags, Paper Stock, Scrap-iron, Metals and Old Rubber, Nos. 85 and 87, and 102 to 108 Front Street.—The use of old rags and paper in the manufacture of new, has developed an immense business in the collection, sorting, packing and importing of rags, waste paper, etc., and the largest house engaged in the wholesale branch of this business in the United States is that of Mr. P. Hart, located at Nos. 85 and 87, and 102 to 108 Front Street in Newburgh; and No. 134 Jane Street, New York City. This gentleman has a national reputation as a wholesale dealer in rags, paper-stock, scrap-iron, metals and old rubber. The business was originally established in 1866, by Messrs. McArdel and Hart, the present proprietor succeeding to the sole control in 1886. The business premises used by him for storage and trade purposes in this city are very spacious and extensive, comprising an entire five-story building, 50x40 feet, at Nos. 85 and 87, and a two-story building, 100x125 feet, running from Nos. 102 to 108 Front Street. By the nature of his cash transactions, he accumulates at advantageous rates very extensive stocks of all the various articles dealt in, and is prepared to offer them at manufacturers' prices, and at their usual trade discounts. With unsurpassed connections with many of the largest manufacturers and consumers of these goods in the country, and having the best possible advantages for the collection and shipment of supplies, the facilities offered by this house present themselves without further comment. The popular proprietor, Mr. Hart, is recognized in this city as a wide-awake, energetic and successful business man.

William E. Moore, Paints, Oils, Glass and Wall-paper, etc. No. 159 Water Street.—Although established in business, but a comparatively short time, William E. Moore, painter and decorator, and dealer in painters' supplies, wall-paper, picture-frames, etc., has already attained a degree of prominence and acquired a patronage second to few engaged in this line in Newburgh. Mr. Moore, who is a native of New Jersey, but a resident of this city over twenty-one years, is a practical and expert painter and decorator himself, with ample experience, and is a thorough master of his art in all its branches. He started in business on his own account here on February first of the present year, and by the general excellence of his work, reliable goods, and promptness in executing all orders entrusted, soon pushed his way to popular favor and recognition, building up a flourishing trade. The store is neat and commodious, and a full and fine stock is always carried on hand, including paints, oils, colors, window glass, putty, mixed paints, brushes and kindred articles; also plain and artistic wall-paper in elegant designs, handsome window-shades, picture-frames in great variety, and a complete assortment of artists' materials. Everything in the line of house, sign, ship and ornamental painting is done in the very best style of the art at short notice, about a dozen experienced hands being employed; also paper-hanging, wood-staining, marbling, frescoing etc.; while picture-frames are made to order, likewise in the most prompt and excellent manner.

C. Brink, Dealer in Dry Goods and Notions, No. 88 Water Street.—Established in 1867, by the present proprietor, the well-known and excellent dry and fancy goods store of C. Brink, has during the twenty-one years since intervening, steadily grown in popular favor. It is a commodious, neat and well ordered emporium, and receives a measure of recognition vouchsafed to but few establishments devoted to this branch of mercantile activity in Newburgh. The secret of Mr. Brink's prosperity is not far to seek, however, honest value, upright dealing and prompt and polite attention to customers being the special features contributing to his well merited success. The store, which is 20x50 feet in size, is tastefully fitted up and attractively arranged, and a large, first-class stock is always carried on hand, embracing elegant dress-goods and trimmings, shawls and wraps, cottons, calicoes, ginghams, sheetings, towings and domestics; also, laces, corsets, hosiery, gloves and underwear, ladies' and gent's furnishings, umbrellas, fans, toilet articles, jewelry, ornaments, notions, small wares and fancy goods in variety. Several competent and courteous assistants attend to the wants of patrons, while exceedingly low prices prevail. Mr. Brink who is a native of Orange County, well and favorably known in the community, is a gentleman of pleasing manners as well as a man of business ability and ample experience, and prior to opening this flourishing store in 1867 had been a clerk in the same line for a number of years.

J. M. Stoutenburgh, Boots, Shoes, Hats, Caps, Gloves, etc., No. 116 Water Street.—For upward of thirty years this well-known and popular store has been in prosperous existence. It was established in 1858 by Edward E. Alsdorf, who was succeeded in 1865 by the present proprietor, who conducted it alone up to about five years ago, when the style became Stoutenburgh & Pike. Under this firm name the business was carried on until March 1st of the present year, when Mr. Stoutenburgh again assumed sole control. The store is commodious and nicely fitted up, and a large and well-selected stock is kept constantly on hand; comprising ladies', misses', gentlemen's, youths, boys, and children's boots and shoes



in every size, style, and variety, and, in fine, medium and cheap grades; fine hand-sewed shoes for ladies' and gents' wear being a specialty. The assortment also includes slippers and rubbers, hats and caps of all kinds; straw goods and furs in their seasons; gloves, mittens, etc.: while an efficient assistant is in attendance likewise besides the proprietor. His trade is of a retail character, with some jobbing and wholesale. Mr. Stoutenburgh was born in Dutchess County, but has been a resident of this city for more than thirty six years.

George H. Angus, Dealer in Fine Family Groceries, corner Liberty and Third Streets.—The grocery trade of Newburgh is represented and controlled by establishments, the majority of which are highly creditable to the city, and whose aggregate operations are doing much to enhance, further, and expedite the development of the best interests of the community. The leading house engaged in this line, and one which reflects very highly upon its management, is that of Mr. George H. Angus. The finest groceries and table delicacies obtainable this side of New York are to be found on the shelves and counters of this time-honored establishment, and the trade which it commands is derived from the leading families of Newburgh, and, in the summer season, of New York and other summer tourists who come to this favorite Hudson resort. The

business of the house was inaugurated about a half century ago by Mr. J. H. H. Chapman, and the concern is therefore a landmark in the commercial history of this section. The present proprietor succeeded to the control in April of the present year, and the thorough experience and sound business ability which he brings to bear in his operations amply justify the prediction that under his control the establishment will continue its popularity. The spacious store occupied is admirably furnished, the appointments being bright and attractive, and the place is a very inviting one at which to do shopping. The stock is large and most superior in quality, embracing the choicest foreign and domestic fine groceries, table delicacies, bottled and canned goods, condiments, flavoring extracts, fruits and vegetables, mineral waters, imported cigars and cigarettes, foil tobaccos, etc. All the marts of the world are drawn upon to secure these goods, and none finer can be found anywhere. Mr. Angus, who is a native of New York City, has become very favorably known in this city, is untiring in his devotion to his customers, and is a gentleman with whom it is a pleasure to have transactions.

Peck & Son, Photographers, Nos. 74 and 75 Water Street.—The firm of A. Peck & Son are recognized leaders in the photographic art in this city. The business so admirably conducted by this firm was originally established in 1860 by Mr. A. Peck, who continued it as sole proprietor, with marked ability and steadily increasing success, until January 1, 1888, when the present firm was organized by the admission of Mr. W. C. Peck to partnership. They now operate two distinct galleries for the accommodation of their extensive patronage, each establishment being complete in all the accessories and appliances necessary for the highest success in the business. Photography in all its branches is executed, and the finest class of work is invariably assured. The excellence of their work, their fidelity to every detail, and the true conception of the artist's mission which is exemplified in every case, serve to place these gentlemen in the front rank of their profession. Accurate and perfect pictures are taken of children by the instantaneous process, and photographs of every size, from the *carte de visite* to the imperial, cabinet or life-size, are executed with perfect satisfaction to patrons. Prices are placed at the lowest point of moderation. Mr. A. Peck was born in Connecticut, is a descendant of an old and honored family long prominent in that State, and, in addition to his fame as an artist, is widely known as a successful inventor. Perhaps the greatest achievement of his brain and ingenuity is the Compound Film Negative, made on a compound gelatine sheet, used instead of glass for all kinds of photographic work, and perfectly waterproof. He also manufactures film foregrounds and backgrounds that are recognized as a great improvement in the photographic art. Particulars for obtaining license for making film negatives or buying foregrounds can be obtained by addressing the firm. Mr. Peck has also invented and secured the patent for a window-sash balance and lock which does away entirely with pulleys and window-catches. Mr. W. C. Peck is a native of this city.

Dr. J. G. Birch, Medicines, No. 86 Broadway.—One of the best-known professional men in Newburgh is Dr. J. G. Birch, who was born in New York City, traveled extensively in Europe, and studied medicine in the cities of Edinburgh, London, and Paris; graduating at the universities of Harvard and Yale. He settled in Newburgh some thirty years ago, was principal of one of the Public Schools here for five years, and opened his office May 25, 1868. He has been eminently successful in the practice of medicine, and manufactures a large number of special preparations for the cure of diseases of the lungs, liver, kidneys, and heart, and many valuable remedies for coughs, colds, asthma, bronchitis, dysentery, diarrhoea, dyspepsia, cholera, malaria, fevers, rheumatism, erysipelas, boils, liver, kidney, and bowel complaints. An extended experience and practice in many thousands of these various cases of illness have clearly proved, that, if his medicines are used and the directions followed, cures regarded as hopeless will be effected. Numerous testimonials have been received from grateful patients, which afford convincing proof of the wonderful efficacy of Dr. Birch's preparations. Dr. Birch has a large and influential practice in this city and throughout the surrounding country.

Jacobs' Baking Powder Company, No. 16 South Water Street.—The Jacobs' Baking Powder Company, at No. 16 South



Water Street, is one of those well-established and substantial concerns that does credit to the city. It was founded by the present proprietors, Messrs. W. H., Geo. H., and G. E. Jacobs, in 1883, and immediately took rank with the strongest and most successful of local enterprises. The business premises comprise four floors and a basement, and the most modern facilities are at hand for conducting all branches of the business under the most favorable auspices and upon the largest scale. The Company have acquired a national reputation as manufacturers of baking powder, and as wholesale dealers in teas and spices. All the goods handled or manufactured are absolutely pure, and, with the processes used, the full strength, flavor,

and excellence of the ingredients are preserved unimpaired. The reliability and superiority of the goods are becoming so thoroughly understood and appreciated, that they practically supplant all rival productions wherever introduced. The manufacturing department gives employment to six skilled hands, and the house is represented upon the road by a corps of ten talented salesmen. The trade is conducted exclusively at wholesale, and presents are offered to buyers in the shape of glassware and crockery. Ample capital is employed in the business; and the house commands every favorable opportunity of the market for the purchase of raw materials and supplies, and consequently offers unsurpassed inducements as regards terms and prices. The Messrs. Jacobs are native New Yorkers, residents of Newburgh for the past fourteen years, and gentlemen of high standing in this city, who have, by their energy and ability, built up an establishment which is prepared to battle on even terms with its most formidable competitors in any part of the country.

Wm. C. Johnston, Manufacturer of and Dealer in Saddles, Harness, Trunks, Satchels, etc., No. 107 Water Street.—One of the finest establishments devoted to the sale of horse-goods in Newburgh is that of Mr. Wm. C. Johnston, who has been established in the business here since 1857, and has become widely prominent and popular as a manufacturer of and dealer in saddles, harness, trunks, satchels, etc. His business premises comprise three floors, 20x50 feet each, divided into manufacturing and sales departments; and every modern convenience and facility is provided for conducting all branches of the business. The stock here displayed is a marvel of completeness, and could not have been manufactured or selected except by a master hand. It comprises all desirable styles of double and single harness, saddles, collars, bridles, whips, horse-boots, and everything in this line from a bit to a blanket; also, trunks, valises, and other leather goods. The harness displayed is of the proprietor's own manufacture, in which nothing but the very best materials, trimmings, and mountings are used, and upon which none but the best of skilled labor is allowed. A large and influential custom business is enjoyed in fine and heavy harness, requiring the constant employment of a number of expert workmen. His goods are held in high favor by horsemen all over this section of the state, while his prices are so eminently fair as to add materially to the popularity of the house. Mr. Johnston is a native of Newburgh.

W. H. Mapes, Photographer, No. 64 Water Street.—A Newburgh artist, who has won distinction and merited recognition, is W. H. Mapes, the popular and skilful photographer, who sustains an A 1 reputation for fine work; being, in fact, about the foremost exponent of the photographic art in this city. The pictures leaving his hands are of a very superior character; being first-class in every feature of merit—in fidelity, design, execution, and finish—and of this fact no better criterion could be offered than the large, influential, and materially increasing patronage he receives. Mr. Mapes, who is a native of Newburgh, is a practical and expert photographer

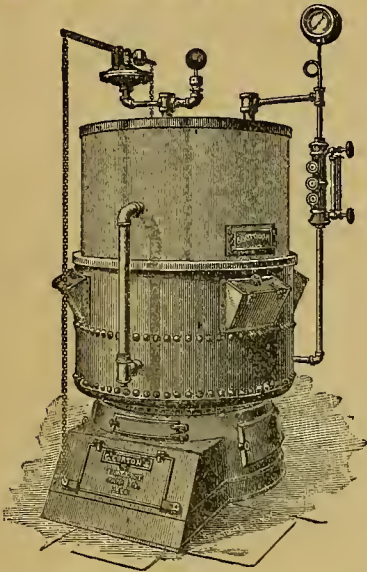
of ample experience in his profession, and is a thorough master of the art in all its features and phases. He occupies finely-appointed and commodious quarters, including reception parlor, gallery, operating-room, etc., and has in service all the latest improved apparatus and appurtenances, while a competent assistant is in attendance likewise. Photography in all its branches is executed in the highest style of the art, special attention being given to children's pictures, out-of-door work, interiors, and animal photography. Pictures are also taken at night by the newly-discovered "magnesium" flash, and crayon, pastel, India ink, and artistic color work, likewise, is attended to in the most excellent and satisfactory manner.

Geo. L. Monell, Manufacturer of Plumbers' and Engineers' Brass Work, etc., No. 15 South Water Street.—This house, which bears the unmistakable marks of enterprise and judicious management, has been in operation for a period of twenty years, and exercises an influence that is felt and appreciated throughout the entire State. The proprietor brings to bear upon his business a wide range of practical experience, and is an extensive manufacturer of all kinds of plumbers' and engineers' brass-work; also, brass, copper, and composition castings, and is prepared to test and repair steam-gauges in the most skilful and satisfactory manner. His business premises comprise three floors, 25x50 feet each, which are fully equipped with new and improved machinery, operated by steam-power, and steady employment is given to a competent force of expert workmen. The business is transacted at both wholesale and retail, and a heavy and permanent demand from all parts of the State is promptly met. Mr. Monell is a native of Dutchess County, a resident of Newburgh for many years, and a gentleman of high social and business standing.

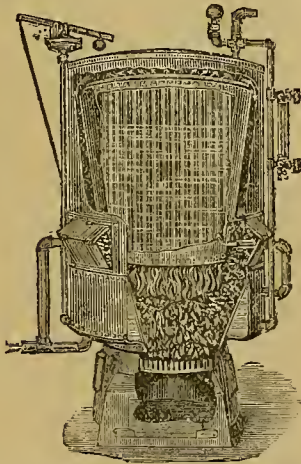
Scott & Eaton, Architects, Carpenters, and Builders, Nos. 135 and 137 Broadway.—The business of this responsible concern was originally founded some fifteen years ago by Tweed & Eaton, by whom it was continued until 1887, when Mr. S. A. Scott became a partner, and the present firm style was adopted. Two commodious floors are equipped with every mechanical appliance requisite, and are used as workshops. Employing from six to twenty-five hands, according to requirement, the firm carry on a general line of operations as architects, carpenters, and builders: house-building and general jobbing being the specialties. Estimates of cost of construction of work of any description are furnished on application. Messrs. Scott & Eaton are practically acquainted with every department of their business, having had years of experience therein, and give personal supervision to the work of their assistants. The co-partners are natives of this city.

Lewis Curtis, Wholesale and Retail Dealer in Crockery, Glass and Tinware, Cutlery and House Furnishing Goods, etc., No. 307 Liberty Street.—A useful industrial enterprise, and one that has filled a very useful part in advancing the business interests of the city, is that conducted by Mr. Lewis Curtis at No. 307 Liberty Street, near South Street. The business of this familiarly known concern was originally founded some twenty years ago by Messrs. Shaver & Upright, later on changing to Upright & Curtis, and, about six years ago, Mr. Curtis succeeded to the entire control. Under his intelligent direction the volume of trade has been made to greatly expand, the scope of the establishment's operations to extend, and its popularity to grow more decided and widespread. The premises occupied consist of a commodious salesroom, a well-equipped workshop, and a storehouse. The store is filled with a large assortment of stoves, ranges, and heaters, crockery, glass and tinware, cutlery, kitchen utensils, and house-furnishing goods in general, all of the most reliable manufacture. In addition to the sale of these goods, Mr. Curtis also gives them in exchange for old rags and paper, in which line he does an extensive trade. Employing an average force of seven hands, Mr. Curtis gives special attention to the execution of roofing, plumbing, stove and furnace work, tin and sheet-iron work, and general repairing. All orders in this line are performed in the shortest time possible, at the lowest charges, and in a workmanlike manner that never fails to give entire satisfaction. Mr. Curtis, who is a native of Newburgh, is practically acquainted with every department of his calling, upright in all his dealings, and can always please those who patronize him.

Albert C. Smith & Co., Wrought Iron Pipe, Fittings, Valves, and Brass Goods, Lead Pipe, Cast Iron Pipe, Conductor Pipe and Fittings, No. 436 Broadway.—As the time advances, the matter of steam heating is becoming more and more popular day by day, and it has been decided by the most eminent architects and other prominent judges to be the most "satisfactory and perfect heat known." In the business of steam, the house of Messrs. Albert C. Smith & Co.



has attained a leading position, owing to the excellence and efficiency of its various specialties. This house has been in successful operation since 1877, and is prepared to heat houses, offices, and stores by steam on the most improved principles, guaranteeing satisfactory work at moderate prices. This firm make a specialty of the Gorton Side-Feed Boiler, which is self-feeding, self-regulating, with sheet-iron casings, and requires no brick work in setting. It is



the most simple in construction and the most powerful and economical heater ever offered to the public. When properly fitted with all its appliances, it not only warms the building, but secures at all times and under all circumstances an atmosphere as pure as that which blows upon a hill-top, and yet of a uniform and healthful temperature. They also make a specialty of the Bundy Steam Radiator. This firm carries in stock a full line of wrought-iron pipe, fittings, valves, and brass goods; house-heating boilers, steam radiators, steam traps, etc.; lead pipe, cast-iron pipe, conductor pipe,

and fittings; tin and sheet-iron work, sheet lead, solder, pumps, and hydrants. All orders for work or supplies are given prompt and careful attention; estimates are cheerfully furnished for heating, plumbing, ventilating, and gas fitting, and illustrated catalogues describing the Gorton Side-Feed Boiler are sent to any address on application. After a thorough investigation of the subject it will be found that a well-made and properly-planned apparatus, such as is furnished by this firm, is beyond comparison the most economical as well as the most certain means of making our indoor life a perpetual summer, and of banishing from our dwellings foul air. They have found during the last ten years that the demand for their popular steam-heating apparatus has been increasing with the times, and with it they have been constantly increasing their facilities and stock of steam-heating goods to be able to meet the constantly increasing orders which they are receiving. Orders received by mail, telephone, or otherwise will receive prompt attention; and catalogues of steam-heating specialties are cheerfully furnished upon application. Mr. Albert C. Smith, the active member of this firm, and the controlling spirit of the enterprise, is a native of New York State.

J. W. Matthews & Co., Wholesale Grocers, Nos. 16 and 22 Front Street.—Representative among the largest and most reliable wholesale grocery houses in Newburgh is that of Messrs. J. W. Matthews & Co., whose office and store are located at Nos. 16, 18, 20, and 22 Front St. This business was established 1879. The partners now are Messrs. John W. Matthews and Edward Stocker, both of whom have had great experience, and possess an intimate knowledge of the requirements of first-class retailers and jobbers. In consequence of a rapidly increasing trade, the firm have recently doubled their premises. The stock is extensive and well selected, comprising a choice assortment of fancy and staple groceries, teas, coffees, spices, dried fruits, flour, sugar, syrups, canned goods, etc. Dealing direct, as they do, with producers, packers, and importers, they handle large quantities of the finest and freshest goods, in every case challenging comparison both as to prices and quality. Their teas, coffees, and spices are all strictly pure and unadulterated, and hold the front rank in this section. Here is headquarters in Newburgh for mustard, pickles, sauces, and condiments, olive oil, starch, sugar, farinaceous goods, soap, etc., which are offered to the trade at the lowest ruling market prices. Messrs J. W. Matthews & Co. make a specialty of Arnold's New Process Superlative XXXX Flour, Minneapolis, Minn., and offer substantial inducements to buyers. Mr. Matthews is a native of Ulster County, while Mr. Stocker was born in Boston. Their prospects in the near future are of the most encouraging and favorable character, and their trade extends throughout all sections of Newburgh and the adjacent cities.

Estate James Taylor, Manufacturers of Robes, Robe-Linings, Blankets, etc., Newburgh Woollen Mills; James S. Taylor, Superintendent.—Special reference is made in this review to the estate of James Taylor, manufacturers of robes, robe-linings, blankets, and upholstery goods, whose woollen and cotton mills are eligibly located in West Newburgh. This business was established in 1874 by James Taylor, who conducted it till December, 1887, when he died after a successful and honorable career. His executors, Messrs. James S. Taylor and William Foster, are now carrying on the mills, and are manufacturing robes, blankets, and upholstery goods which are absolutely unrivalled for quality, finish, reliability, and uniform excellence. The premises occupied comprise a number of spacious and substantial buildings, fully equipped with the latest improved looms, appliances, and machinery necessary for the successful prosecution of this useful and growing industry. One hundred and sixty hands are employed, and the machinery is driven by steam and water power. The executors also operate the Orange County Woollen Mills, which are situated close to the Newburgh Woollen Mills. Mr. James S. Taylor, the superintendent, has had great experience in the manufacture of these goods. He was born in England, but has resided in the United States for the last twenty years. The trade of the Newburgh Woollen Mills extends throughout the United States and Canada. Mr. Foster is a brother-in-law of the late James Taylor, and has been associated in the business for the last twenty-two years, and is one of the best-known men in the dry-goods trade in New York.

J. Sewell, Manufacturers of Carriages and Sleighs, Fishkill Landing.—The business of this concern was founded in 1863 by Messrs. S. & J. Sewell, and continued under their joint control up to a year ago, when Mr. J. Sewell became the sole proprietor. The record of the house has been one of steady advancement, of constant development, and continual augmenting of resources, and the reputation and widespread patronage that have been acquired are the result of the thorough knowledge that has been brought to bear in the management, and the superiority of the productions that have emanated from the establishment. The works and repository are comprised in a fine brick building having dimensions of 45x63 feet, and equipped throughout in the most complete and approved style with



all modern appliances peculiar to the trade. Employment is afforded a force of skilled artisans, and only the best of materials are utilized in the production, and the carriages, wagons, sleighs, and vehicles of all kinds turned out here are models of workmanship, finish, and strength. A large stock is carried, and the display is one that is sure to elicit favorable criticism. A leading specialty is made of repairing, and all orders in this line are executed in the most finished style. The trade of the house extends to New York City and all sections of Dutchess, Orange, and Westchester Counties. Though a native of Lancaster, England, Mr. Sewell has lived in Fishkill since 1848.

Davis' Popular New York Dry Goods Store, Fishkill Landing.—The improvement that has been made in the dry-goods trade has converted establishments engaged in this line into veritable bazaars, containing goods from almost all nations. A well-regulated and popular house engaged in this line in Fishkill Landing, and which will compare favorably with any similar establishment in any community of this size, is to be found centrally located on Main Street. We here have reference to Davis' Popular New York Dry Goods Store, which has now been established for some two years and four months. During the period that has elapsed since its inception a first-class line of patronage has been developed, and the house holds a firm place in the favor of the purchasing public. The commodious store occupied, 25x60 feet in dimensions, is very tastefully, neatly, and invitingly fitted up, and the various departments arranged in the most systematic order. The stock is large and complete, and embraces in its assortment everything new, novel, fashionable, or desirable in staple and fancy dry goods, dress goods, ladies' and gents' furnishings, notions, and small wares. These goods have all been personally selected with experienced judgment from the most reliable sources of supply, and are of reliable quality in every instance and exactly as represented. The prices quoted will compare most

favorably with those of contemporary concerns, and the best of values can be depended upon. The proprietor, Mr. J. N. Davis, attends personally to the interests of his customers, employs a staff of courteous assistants, and is a gentleman well worthy of his success and popularity.

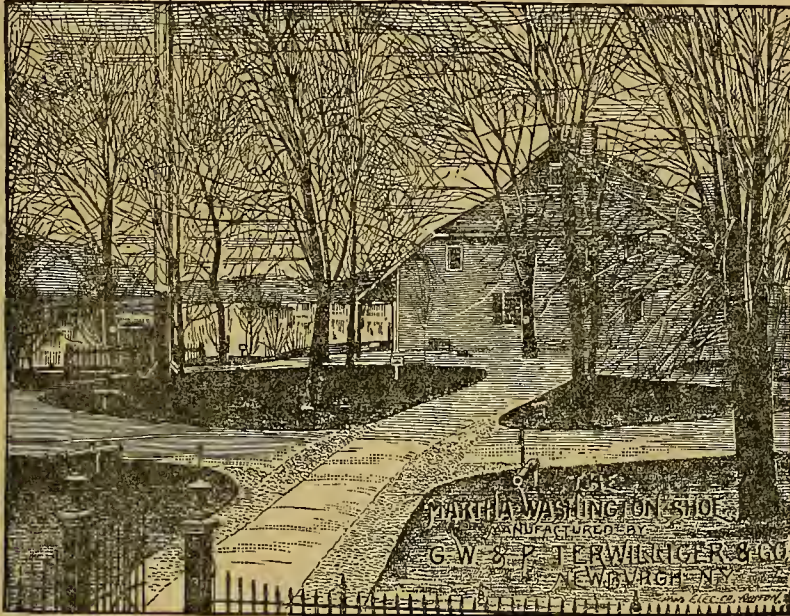
Decker, Bullis & Co., Wholesale and Retail Lumber Dealers Fishkill Landing.—The business of this concern was inaugurated in September, 1886, by the present owners, who took off their coats and went to work industriously to secure the public favor and patronage by paying personal attention to the filling of orders, and by meeting all demands in an honorable and honest manner, the aim being not only to obtain custom, but also to retain it. The natural result is seen in the active trade which they to-day enjoy. The yard occupied for the business covers an area of 150x300 feet, and this large space is but sufficiently ample for the immense stock which is constantly carried. The firm deal in all kinds of lumber, timber, lath, shingles, sash, doors, blinds, and moulding, builders' hardware, nails, etc.; they are prepared to fill all orders in the most expeditious manner, at the most favorable prices, and deliver goods to any part of the town. They have customers in all parts of Dutchess County, and bear an enviable reputation wherever known. The members of the firm are natives of Newburgh.

W. H. Aldridge & Co., Coal, Flour, Feed, Oats, Hay, Straw, Lime, Cement, etc., Fishkill Landing.—The business of this house was inaugurated four years ago under the present management, and in the comparatively short period intervening the firm have achieved a phenomenal success, building up an extensive trade and taking a stand with the oldest concerns in this section of the state in its special field of activity. Messrs. Aldridge & Co. are general wholesale and retail dealers in Lackawanna, Lehigh, and Pittston coal, also flour, feed, oats, hay, straw, lime, cement, hair-salt, etc. The premises occupied consist of a building having three spacious floors and a basement, and one floor that runs from Main Street to Spring, a distance of 300 feet, and the place is equipped with every appliance for the expeditious handling of trade. The firm also have a coal-yard at Tioronda, on the line of the New York and New England Railroad, the combined capacity of their two yards being several thousand tons. The coal is freshly mined and is sold by the ton or carload at most favorable rates, and the trade supplied extends all along the railroad lines throughout Dutchess County. A heavy stock is carried, and orders invariably meet with expeditious and satisfactory fulfillment. The members of the firm, Messrs. W. H. Aldridge, J. W. Tallardy, and J. W. Dorland, are natives of this county, and are business men of progressive policy and well-known ability. They are putting in a mill, for making feed of all kinds and fine meal of different qualities, which will be driven by two double water-motors. They have a storage capacity for several thousand tons.

C. W. Anderson, Livery, Sale, and Exchange Stables, Fishkill Landing.—It is about four years since Mr. Anderson embarked in the livery business, and he encountered excellent success from the outset. In November, 1887, he took possession of his present commodious quarters. Here he occupies a building having an area of 200x200 feet, and two floors admirably equipped throughout, and having ample accommodations for a large number of horses and teams. Here, employing six competent assistants, Mr. Anderson carries on a general livery, sale, exchange, and boarding stable business, has carriages to let by the day or hour, and takes excellent care of horses by the day, week, or month, on reasonable terms. He also gives attention to trucking in all its branches, his scale of prices for this class of work being as low as could be desired. Pleasure parties visiting the town are furnished with comfortable carriages having careful drivers, and will find many fine drives and handsome views here. The stable office is provided with a telephone, and all orders sent through this agency meet with immediate response. The establishment is kept open day and night. Mr. Anderson, who is a native of the Landing, is a gentleman very popular with all who know him.

G. W. and P. Terwilliger & Co., Manufacturers of Fine Shoes, Factory: Nos. 327 and 329 Liberty Street.—Among the leading and most valued industrial enterprises of Newburgh is the large and ably conducted boot and shoe factory of Messrs. G. W. and P. Terwilliger & Co. The proprietors established in business here about three years ago, bringing to hear the widest range of practical

misses', and children's shoes, which are justly renowned throughout the trade for their superiority in every way. Machine, hand-turned, and hand-welt shoes are the specialties, and the proprietors exercise the greatest care in the selection of leather, secure the best talent in all their departments, use only the best quality of shoe-findings, and maintain the highest standard of workmanship and finish, so that the



experience, perfected facilities, and influential connections. They have at Nos. 327 and 329 Liberty Street, one of the finest equipped boot and shoe factories in the country, three stories in height, 40x100 feet in dimensions, and having the latest improved machinery and appliances run by a fine 25-horse power engine. About 125 hands are here employed in the manufacture of the finer grades of ladies'

Martha Washington shoe is the ladies' favorite, wherever introduced, and is bound to retain and draw custom. The copartners, Mr. G. W. Terwilliger, Mr. P. Terwilliger, and Mr. M. V. Waring are all energetic, business men, popular and respected; and the prosperity attending their efforts indicates how satisfactorily they maintain the high standard of excellence for which their product has ever been noted.

CITY OF MIDDLETOWN.

DELIGHTFULLY situated between and upon a number of sloping hills facing each other, like the seats in an amphitheatre, in Orange County, New York State, and sixty-seven miles from the metropolis and three hundred and ninety-three miles from Dunkirk, is the newly incorporated and flourishing city of Middletown.

The scenery hereabouts is of the most charming character, the surroundings of the city being made up of hills, woods, lakes, and valleys. The views in any direction are delightful, and the scenes are of a most varied character. It is a popular resort for many New York families in the summer season, who find here an invigorating atmosphere, beautiful landscapes, admirable and charming drives in every direction,—the roads being kept in fine order with scrupulous care,—and a location where a residence can be everything incident to rest and comfort.

Middletown received its first settlers in the last century, and before the advent of the present century it had become one of the separate and distinctive communities of the Empire State, for in 1786 the Congregationalists residing here had become sufficiently numerous to erect and support a place of worship. The place, however, did not attain the rank of an incorporated village until 1848. For twelve years the local government was conducted under the general village act. In 1860 a special act was secured, and in 1872 another act. Under the latter the ward system was introduced, and the Board of Trustees was increased from five to nine. The election of president of the board was also transferred from the trustees to the people. The act was in some respects a city charter under a village title. The first meeting of the trustees was held in the shop of Mr. C. S. Hulse, on North Street, now owned and occupied by Mr. William Stewart. Afterwards, and until 1865, the board's meetings were held in the office of one of the trustees. Then an addition was built in the rear of Eagle Hose Company's house on Foundry Street, and this has since been known as "Corporation Rooms." In 1888 Middletown was granted a city charter, and is now governed by a Mayor and city Council. With the exception of Newburgh, it is now the largest community in Orange County. For fourscore years or more its growth was slow.

Middletown's population in 1807 was 45, and these persons represented nine families. In 1835 the number of inhabitants had grown to 311, in 1838 to 433, and in 1848 to 1360. In the interim the New York, Lake Erie and Western Railroad had been extended from Goshen to Middletown, and the latter had received a large acquisition of residents from Montgomery County. The Orange County Foundry, too, had been built, and a spirit of manufacturing and commercial enterprise had seized upon the people, who have kept it up with vigor and success. In 1850 the census showed the population to be 1500; in 1855, 1927; and in 1857, 2190. From that time forward the city made rapid strides. New industrial enterprises and commercial ventures were started and conducted with success, and a term of continued prosperity formed an inducement to persons residing elsewhere to come and locate here. In 1860 the population had grown to 2496; in 1870 to 6049; in 1876 to 7340; and in 1880 to 8494. Since the latter date there has been no State nor local enumeration of the inhabitants, but it is computed that the city has now a population of not less than ten thousand.

Middletown owes its name to its favorable location. It is centrally situated between other flourishing and prosperous communities, Dolsontown being on the south, Goshen on the east, and Scotchtown on the north. Being midway between these places, the name Middletown was suggestive and aptly chosen. The city is handsomely laid out, and it possesses wide, finely shaded and hard, well-kept streets, bordered by neat and attractive cottages and more substantial villas and residences, betokening wealth, refinement, and comfort. Middletown, being situated in one of the most fertile regions of the Empire State, is a central point for the distribution of vast quantities of farm products, while the woods and streams and lakes surrounding it afford splendid shooting and fishing to the sportsman. The city is the shipping point for a large area, from which the outer world receives a never-failing supply of the richest golden butter and the purest milk and cream that reach the table of the consumer. One of the most interesting sights incident to a visit to the city is to watch the very extensive shipments of milk that are daily made from this point. An army of wagons encircle the depot, and what appears to be chaotic confusion soon unravels itself, and everything, after all, has followed prescribed regulations, and the onlooker is left to wonder at the vast quantity of milk he has seen placed aboard the cars, and whether, when the latter have arrived at New York, the metropolis will not, for once, be overstocked with the products of the cow. To the great trade done in farm products Middletown owes much of its present prosperity, though recent years have added many manufacturing industries of a varied character. These manufactures consist of saws, files, hats, furnaces, carpet-bags, agricultural implements, lawn-mowers, gloves, blankets, patent medicines, flavoring extracts, steel, horseshoe nails, etc. Over fifteen hundred inhabitants are employed in these industries. The mercantile interests of the city are also very important and increasing, this being the supply point for a very considerable portion of the great Orange Valley.

Middletown is amply furnished with transportation facilities. The Crawford branch of the Erie extends from Middletown through a rich dairy region to Pine Bush, near the Ulster County line. The New York, Ontario and Western Railroad diverges from Middletown, running a northerly course to Oswego on Lake Ontario, and the New Jersey Midland southerly through New Jersey to New York City. The essential aids to manufacturing and commercial enterprises are furnished by two national and one savings banks.

The affairs of the city government are efficiently and economically directed, and the city possesses all the advantages of a well-regulated community. It is abundantly supplied with pure water from the Monhagen Lake, and has a good fire department, thoroughly equipped for the severest services. The city, too, has an efficient, well-disciplined police force, numerous public halls, an opera house and other places of amusement.

In educational matters the city is abreast with the age. It owns several fine brick school-houses, and has a most thorough system of public education, including graded schools and an academic department. There are also a number of well-conducted private schools and a female seminary, and the citizens have the advantages of a public library and reading-room, while they are kept posted on events in their own locality and in all parts of the world by two daily, three weekly and one semi-monthly paper.

The different religious denominations own nine churches, some of which are noble structures. The State Homœopathic Asylum for the Insane is located here. The city has many good hotels, and contains all the elements necessary to that future prosperity and success which are assured to Middletown.

W. H. Crawford, Boots and Shoes, No. 20 North Street.—This ably conducted and well-stocked boot and shoe store is the oldest house of its kind in Middletown, and has enjoyed a continued and prosperous existence of thirty years under the efficient management of A. Purdy, and later was succeeded by the present proprietor, Mr. William H. Crawford, and who has developed a heavy and permanent trade. The premises occupied are 34x60 feet in dimensions, and consist of an attractively fitted-up apartment possessed of all needed facilities, and fully stocked with a varied and comprehensive assortment of the best made boots, shoes, slippers, gaiters and rubber goods in the market, while several polite assistants are employed in the service of customers, and all orders are promptly and satisfactorily fulfilled. The goods dealt in have been selected with great care and are warranted to be perfect in fit, stylish in appearance, and comfortable to the wearer. Mr. Crawford leaves untried no worthy efforts to please all classes of customers. He is a native and lifelong resident of this town.

C. Schwartz, Fresh, Salt and Smoked Meats, etc., No. 31 North Street.—This well and favorably known market was established in 1870, and during the eighteen years of its existence has enjoyed a very liberal and growing patronage. Handling nothing but fine quality meats, vegetables, etc., prompt, polite, and attentive to customers, and being besides strictly upright in his dealings, it is but in the nature of things that Mr. Schwartz should have attained the full measure of success that has attended his efforts. The store is commodious, neat, and complete in every respect, while a large and first-class stock is constantly carried, including choice state and western fresh beef, Canada mutton, lamb, veal, and pork, prime smoked, salt, and corned meats of every description, hams, bacon, shoulders, lard, sausages, bolognas, etc., also a fine assortment of fresh fruits, vegetables, and garden produce, with poultry and game in season. Two competent assistants are employed, all orders receiving immediate and satisfactory attention and altogether Mr. Schwartz has an excellent family, hotel and restaurant trade.

C. Emmet Crawford, Furniture and Carpets, Crockery, Cutlery, etc., Nos. 44 and 46 North Street.—One of the leading, largest, and most complete furniture and house-furnishing establishments in Orange County is the well and favorably known emporium of C. Emmet Crawford, Nos. 44 and 46 North Street, this town, with commodious factory located at Newburgh. It is a spacious, well-ordered first-class store, with a very tasteful display, and presents the appearance of a metropolitan house in this line. No inferior goods whatever are made or handled, and purchasers can always rely upon getting a very superior article and straightforward dealing, while bed-rock prices likewise prevail at all times. This flourishing business was established by the gentleman whose name stands at the head of the sketch, and during its existence it has been



conducted with uniform success. The business premises occupy a 50x100-foot handsome double store, and an extensive and all stock is constantly carried on hand, embracing elegant parlor and chamber suits in great variety, beautiful cabinet articles, mirrors, upholstered goods, carpets, oil-cloths, matting, rugs, window shades, and everything in the line of furniture; also crockery, cutlery, plated-ware, kitchen utensils, and a complete assortment of house-furnishing goods. Goods are sold either for cash or on easy payments by the week or month, liberal and honorable terms prevailing in every instance, and the trade of the establishment, which extends throughout the central portion of Orange County, is of a very substantial character, and affords evidence of steady and material increase. Mr. Crawford, who is a gentleman in the prime of life, active, energetic and devoted to his business, was born in this county, and is widely known and highly regarded in the community both as a merchant and a citizen.

Commercial Hotel, Corner West Main and Canal Streets, Chas. Higham, Proprietor.—One of the oldest established and noteworthy hostleries of Middletown is the Commercial Hotel, which is in all respects a well-ordered, first-class house. The Commercial, which is one of the oldest hotels in the city, was founded half a century ago. Since 1892 Mr. Charles Higham has been the proprietor, and under his management the house has lost none of its old-time reputation, but has, on the other hand, increased in popularity. The building is a commodious, substantial, three-story structure, containing one hundred and fifty well ventilated, cleanly and neatly-appointed rooms, and is well-lighted and heated throughout, and supplied with the best modern conveniences. The house has a capacity for fifty guests, and is a favorite resort of the Orange County farmers; indeed it is, especially on Saturdays, the principal rendezvous, of the grain growers in the surrounding countries. The house is conducted on a liberal policy, and first-class entertainment can always be had here at the most reasonable cost. Connected with the hotel

are well-appointed stables, and thus accommodation is afforded for both man and beast. Mr. Higham is a native of this county, is a pleasant-mannered gentleman, and a man of energy, sagacity, and superior business qualities.

Young & Griffin, Clothiers, No. 18 East Main Street.—Among the most popular and reliable mercantile houses in this community is the clothing and general out-fitting establishment of Messrs. Young & Griffin, which has been in existence since the commencement of 1898. The premises occupied are 30x100 feet in dimensions, and comprise a handsomely fitted-up and well-stocked apartment, possessed of all needed facilities for displaying the goods handled to the best advantage, and filling all orders with promptness and efficiency. Four competent assistants are employed, and the needs of patrons receive immediate attention, and are satisfactorily supplied with every thing required in the line of stylish and perfect-fitting ready-made clothing, underwear, hosiery, gloves, collars, cuffs, neckwear, etc. They also carry a full line of horse-blankets and robes of reliable manufacture and which may be obtained at prices which compare most favorably with those of rival houses. Both members of the firm are natives of Westchester County, being connected with three other large clothing houses on the Hudson River at Peekskill, Sing Sing, and Tarrytown, thus enabling them to purchase goods in large quantities from first hands. Having added the store in Middletown to their number, they now have four stores in all, which gives them an opportunity to place goods on their counters at very low prices, and save to the customer the profit of the jobber.

George Winter, Dry-goods, Notions, Corsets, etc., No 45 North Street, Empire Block.—At the commodious and handsome store of George Winter, dealer in foreign and domestic dry-goods, notions, gloves, hosiery, etc., there is always displayed an extensive and elegant assortment of everything in this line, from the cheapest calicos to the finest dress fabrics, including the latest novelties in ladies' furnishings, while New York City prices prevail. This popular and prosperous emporium was established in 1879 by the gentleman whose name heads the sketch, and from the inception of the business it has been conducted with uniform and gratifying success, this being one of the finest establishments of the kind in Orange County. The store is spacious, tastefully appointed, and excellently arranged, an attractive display being made, while several polite and competent assistants are in attendance. A large and first-class stock is constantly carried, embracing rich silks, velvets and fine dress goods, beautiful shawls, wraps, cloaks and suits, laces and embroideries, exquisite ribbons, plushes and dress trimmings in great variety, corsets, gloves, notions and hosiery, white goods, undergarments, novelties, in neck-wear, jewelry ornaments, toilet articles, and everything comprehended in fancy-goods; also staple dry-goods of every description; cottons, ginghams, woolsens, linens, sheetings, toweling and domestics and altogether, a flourishing trade is done, the patronage extending throughout the surrounding country for many miles. Mr. Winter, who is a native of Sullivan County, but long a resident of this town, is a man of energy and excellent business ability.

H. S. Dusenberry, Practical Watchmaker, Jeweller, Engraver, etc., No. 4 North Street.—One of the oldest, neatest and most popular jewelry stores in Middletown is that conducted by H. S. Dusenberry & Son. It is now thirty years since Mr. Dusenberry founded this enterprise, and from the outset it has been attended by uninterrupted success. The store is compact and tastefully appointed, and a large and first-class stock is constantly carried, including fine gold and silver watches, clocks, silver and plated ware; diamonds, rich jewelry in great variety, art novelties, spectacles, eyeglasses, opera glasses, violin, guitar, and banjo strings, etc. All the latest novelties in rings, bracelets, shawl, and breast-pins, earrings and other articles of personal jewelry are always to be found displayed here, all goods only being handled, and the lowest prices consistent with first-class work prevail. Mr. Dusenberry is a watchmaker, jeweller and engraver of long practical experience, and is aided by skilled workmen. Watches, clocks, and jewelry are promptly and neatly repaired, and all kinds of engraving is skillfully executed at reasonable charges. The business connections of the house are widespread and of an influential character. Mr. Dusenberry is a native of Middletown.

B. F. Gordon, Practical Watchmaker and Jeweler, etc., No. 51 North Street.—The foremost exponent of the watchmakers' and jeweler's art in Middletown is unquestionably B. F. Gordon. He was born in the City of Glasgow, Scotland, where he learned his profession, but has been in this country a number of years. He is a practical and expert watchmaker and jeweler, of ample experience in the exercise of his art, and is a thorough master of the same in all its branches. Being well endowed with the progressive qualities that characterize his countrymen the world over, as well as a skilful and experienced workman, he started in business on his own account here in 1880, and at once established himself in popular favor. He occupies a tastefully appointed 18x100 foot store, employing two competent assistants, and keeps on hand at all times a large and splendid assortment of fine gold and silver watches, superb diamonds, rubies, pearls, and other precious gems, elegant jewelry in great variety, including exquisite designs in earrings, brooches, lace-pins, finger-rings, scarf-pins, chains, charms, bracelets, and kindred ornaments. The stock also embraces sterling-silver and plated ware, clocks, art novelties,

opera-glasses, spectacles, eye-glasses, and optical goods of every description, while watches, clocks, jewelry, etc., are repaired in the most expeditious and excellent manner. Special attention is paid to the repairing, adjusting, and regulating of fine and complicated watches of all kinds, while diamond-setting and engraving also are attended to in the highest style of the art, his patronage extending throughout the principal portion of Orange County. Mr. Gordon has a private wire by which he gets the correct time at noon each day from the observatory at Washington, and has a ball drop in front of his store at that hour and also strikes on the the fire-alarm noon signal bell at the same time. It is recognized as the correct time.

George Shannon, Manufacturer and Dealer in Pictures, Frames, Artists' Materials, No. 65 North Street.—One of the finest and most popular establishments in this line is that of Mr. George Shannon, which was founded in 1883. The premises occupied are very convenient and spacious, and fully stocked with a splendid assortment of fancy-goods in the line of picture frames, and a splendid selection of oil paintings, engravings, chromos, art objects of every description, plain and fancy stationery in great variety, and a full and complete assortment of musical merchandise. The sales-room has an area of 20x120 feet, is handsomely and attractively fitted up and arranged, and the stock contains at all times something that arrests the attention of those who have a taste for the beautiful in art. It has been selected with great care and experienced judgment, and in the matter of prices the house is not surpassed by any other in the trade. Special attention is given to the manufacture of picture frames to order, and these are produced in any material and in any design desired at reasonable terms. Several assistants are employed, and a brisk and influential trade is done throughout the city and county. Mr. Shannon, who is a native of New Jersey, has long been identified with his present line of trade.

Sayer & Wood, Livery, Sale and Exchange Stables, No. 19 East Main Street.—A well-equipped first-class Middletown livery, sale and exchange stables, is the popular and prosperous establishment of Sayer & Wood, which was established in 1887, and from its inception has proved a highly gratifying venture. The building is a commodious frame structure with ample sheds attached, and has superior accommodations for fifteen or more horses, and a large number of vehicles, and is cleanly, well ventilated, and excellently conducted. Some half-a-dozen competent stable-men, drivers, and trainers are employed, special attention being given to the care and training of trotting stock, and horses are boarded by the day, week,

or month in the most excellent manner at reasonable rates. A fine line of carriages, buggies, and light wagons, also reliable horses, are in regular service, elegant rigs being promptly furnished at very moderate prices, while satisfaction is guaranteed in every instance by the proprietors. Messrs. W. S. Sayer & E. E. Wood, who compose the firm, are gentlemen of probity in their dealings, as well as men of push, energy, and ample experience.

S. F. Arnold, Manufacturer of Custom-made Shirts, Collars and Cuffs, No. 41 North Street.—A conspicuous success has been achieved by S. F. Arnold, manufacturer of custom-made shirts, collars and cuffs, and whose productions have secured an enduring hold on popular favor throughout Orange County and all over the state, owing to the general excellence of the same, being not, in fact, surpassed by anything of the kind produced in this section of the country anywhere. The garments manufactured by this gentleman are of a very superior character, being perfect as to fit, excellent in finish and of the best material, while the collars and cuffs also are first-class in every respect, alike in style, ease, and fabric. Mr. Arnold, who is a native of Bradford County, Penn., is a man of ample experience and unquestionable skill in shirt-making, and established himself in business in this town in 1883. The factory is ample and commodious, and upward of twenty-five experts hands are employed, shirts, collars and cuffs in every size, style, and design being manufactured to order exclusively; while all orders by mail or otherwise receive immediate attention; and altogether, Mr. Arnold has an extensive, influential, and highly flattering patronage.

Bull & Youngblood, Wholesale and Retail Dealers in Groceries, Provisions, Fruits, etc. No. 37 North Street.—Attention is directed to the spacious and well-equipped store of Bull & Youngblood, where can always be found a complete, extensive, and exceedingly fine line of everything comprehended under the general head of staple and fancy groceries, provisions and garden produce, and where purchasers are at all times assured of receiving excellent value, honest weight, and prompt and satisfactory service. It is a commodious, neatly-kept, first-class establishment, and by common consent the leading and most responsible grocery and provision store in Middletown. This enterprising and popular firm was established in 1878, and at its very inception may be said to have bounded into prominence and prosperity. The store, which is connected by telephone (call 55), is finely fitted up and well arranged, while several polite and efficient clerks are employed. A heavy and A1 stock is constantly carried, comprising choice teas and coffees of every description, fresh and pure spices, flavors, sauces, olives, pickles, preserves and delicacies in great variety, fine fruits, nuts, berries and vegetables of all kinds in their season, delicious creamery (gilt edge) butter, prime (Lyon Brook) cheese, eggs, lard, hams, bacon and provisions, choice confections, fancy crackers and biscuit, smoked and salt fish, best family flour (Pillsbury's best), oatmeal, rice, beans, peas, sugars, molasses, soda, baking powder, soap, starch, shelf goods and general groceries, also tobaccos, cigars, etc., and the trade of the firm, which is both wholesale and retail, is of a most substantial and gratifying character.

Adams & Woodward, Ready-made Clothing, Leading Hatters and Gents' Furnishers, No. 41 North Street.—The leading clothiers and outfitters of Middletown are unquestionably the popular and responsible firm of Adams & Woodward. It is the leading emporium in this line in town; the ready-made garments to be found here being of a very superior character, alike as to style, workmanship and quality of material, while the suits to order made by this firm are A1 in every feature; in cut, fit, finish and fabric. The store, which is 18x120 feet in dimensions, is tastefully fitted up and excellently arranged, a fine display being made, and a very large and first-class stock is constantly carried, while two courteous clerks are in attendance, besides an expert cutter, Mr. W. J. Barker, and several experienced tailors, fine custom work being a specialty. The assortment embraces everything in the line of men's, youths', boys' and childrens' clothing in every style and pattern; also the latest novelties in cassimeres, cloths, checks, cheviots, and other fashionable suitings, hats and caps of all kinds, fine dress shirts, underclothing, neckwear, collars and cuffs, suspenders, umbrellas, and a full line of gents' furnishing goods.

Carson, Luckey & Towner, Dry-goods, No. 11 West Main Street.—Messrs. Carson, Luckey & Towner have succeeded in firmly establishing themselves in the confidence and esteem of the people, and their enterprise is one of the leading institutions of its kind in Middletown. The benefit of the discount the cash purchaser can always obtain, and they aim to place before their patrons at all times genuine bargains in all the departments of their large trade. They have firmly established themselves as the one-price dealers of Middletown, and do not hesitate to guarantee satisfaction in every case. Their store is a commodious one, having an area of 23x100 feet, and it is elegant and attractive in its appointments and arrangement. The stock comprises a general line of dry-goods, embracing silks, satins, velvets, velveteens, plushes, mourning goods, gingham, prints, etc., household linens, cottons, flannels, blankets, etc., fancy-goods and notions of every description, a full and complete line of ladies' and gentlemen's furnishing-goods, etc. The trade of the house throughout the city and county is large and increasing, and demands the constant services of some twenty-five assistants. The copartners are Messrs. J. B. Carson, C. C. Luckey, and F. W. Towner, all of whom are natives of Middletown.

F. D. Kerochan, Jeweler, North and King Streets.—An establishment which has enjoyed a prosperous career of nearly fifteen years, and which reflects the utmost credit upon the esteemed proprietor, is Mr. F. D. Kerochan's fine jewelry store at the junction of North and King Streets, on the corner opposite of his new four-story building, and which is the most popular and well patronized trade centre of its kind in Middletown. The premises occupied are 18x80 feet in area, and admirably arranged for a fine display of the stock carried, and well supplied with all conveniences for the comfort of patrons and the satisfactory fulfillment of their orders. Here may be found a large and elegant assortment of imported and domestic gold and silver watches, clocks and jewelry, with all the precious stones, diamonds, rubies, pearls, garnets, etc., in stock always; a full line of optical goods made specially to order, to fill oculists' and doctors' prescriptions, his practical experience, together a constant study for some time and his association with the well and widely-known Dr. Frame Valk, of New York City, enables him to fit the most difficult eyes with glass, accurately, and patrons find it to their advantage to call upon him. He also makes a specialty of watches in their correct time-keeping qualities, which is due to his practical experience as a practical watchmaker, and it enables him to give entire satisfaction to customers desiring such goods. He is a native of Orange County, N. Y., and a son of the late Joseph Kerochan, and is a well-esteemed successful merchant.

The Middletown Cigar Co., Manufacturers of Fine Cigars; Office, No. 17 Orchard Street.—One of the newest enterprises in this city is that of the Middletown Cigar Company, owned and controlled by S. W. Corwin. This concern was founded the present year, and has been successful in meeting with the public favor and patronage. The factory is ample, commodious, and is fitted up in the most complete manner with every convenience and all necessary appliances for the prosecution of the industry, while steady employment is furnished a force of experienced workmen. The goods manufactured here are of the finest character, only the best leaf tobacco entering into the production, and the cigars turned out are noted already for their superior quality and uniform excellence. A large stock is constantly kept on hand, and all orders are filled promptly on the most liberal terms. The cigars are made under the personal supervision of Mr. F. C. Eibing, a practical cigar-maker of mature experience, and the care exercised insures a perfect production. The proprietor of the enterprise, Mr. S. W. Corwin, is a native of Orange County, is a gentleman of excellent business talent, and gives his entire time to the direction of his affairs.

D. A. Ketchum, Dealer in Coal, Lumber and Building Material of all kinds, North Street.—Mr. Ketchum founded this enterprise in 1836, and in the time that has since intervened he has built up a large and first-class trade, both wholesale and retail, while he has ever sustained a reputation for fair and honorable dealing. His extensive yard is conveniently situated on the New York, Ontario & Western Railroad, and is thus provided with every facility for receiving or dispatching goods. A large stock is at all times carried of

the best anthracite and bituminous coal, best Michigan pine and other varieties of lumber, builders' materials, lime, cement, etc. Clean coal and full weight are guaranteed, all the coal being screened by the new pocket system, and it is supplied by the ton or carload at the lowest market rates. Mr. Ketchum's connections enable him to offer superior advantages in goods and prices. A native of Sullivan County, N. Y., Mr. Ketchum is familiarly known in this city.

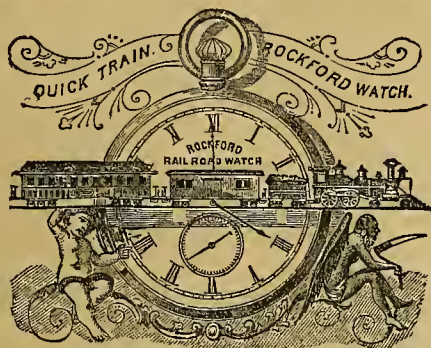
Morris B. Wolf, Clothier and Furnisher, No. 10 North Street.—The well-known "Blue Front Clothing Store" was founded by Mr. H. Harris in 1873. In 1887 Mr. Harris was succeeded by Mr. Morris B. Wolf, the present proprietor, who is well versed in the details and requirements of the business, and leaves untried no worthy efforts to please all classes of customers in the quality, style, and price of the merchandise handled. The store is a large and commodious apartment, admirably arranged and well fitted-up for an advantageous display of the stock carried, which embraces a full and complete assortment of men's, youths' and boys' ready-made clothing, beside hosiery, underwear, neck-wear, hats, caps and everything that can be named in the line of men's furnishing goods. The one-price system prevails, and satisfaction is guaranteed, as goods are placed at the lowest figures consistent with fair dealings. Mr. Wolf is a popular and life-long resident of this his native place.

H. E. Churchill & Co., Dry Goods, No. 39 North Street.—This house was originally established ten years ago by the present proprietor, and is one of the largest dry-goods emporiums in the city; its permanent trade being so extensive as to require the services of five assistants in receiving and executing the orders of customers. The premises occupied consist of the first floor of a substantial building, 20x120 feet in dimensions, and are fitted up in the most tasteful and attractive manner; while the stock contained therein embraces a varied and comprehensive assortment of the latest novelties in imported and domestic dry-goods, dress fabrics, laces, embroideries, underwear, white goods, notions, fancy goods, and everything usually included in a full and complete line of ladies' furnishing goods, all of which are the productions of the best-known manufacturers, and are sold at prices which defy competition. The manager is Wm. R. M. Rorty, who is thoroughly versed in every detail of this extensive trade. He is the agent for McCall's "Bazar Patterns," and keeps in stock a full line of these goods.

City Market, J. J. Terwilliger, Fruits, Vegetables, etc., North and Orchard Streets.—The newly-established City Market, of which Mr. J. J. Terwilliger is the able and popular proprietor, has enjoyed a marked degree of public favor ever since the inception of the enterprise in 1888, and the success achieved is largely due to the general excellence and reasonable prices of the supplies dealt in. The market is conveniently located, is 25x90 feet in dimensions, and is well furnished with ample refrigerators and all facilities for preserving the perishable food products handled, as well as for executing the orders of patrons in a prompt and satisfactory manner. The stock embraces a carefully selected assortment of fresh fruits, vegetables, and garden produce in general, also a full line of provisions, canned goods, bolognas and frankfurters, fresh fish, oysters, clams, poultry and game in season, and these are warranted to be fresh and wholesome in quality, are offered for sale at reasonable prices. Mr. Terwilliger is a native of Ulster County, but has lived in Middletown for many years.

S. W. Millspaugh & Co., Books, Stationery, etc., No. 7 North Street.—This enterprise was originally founded in 1865, and ever since its inception the proprietor has occupied his present eligibly located headquarters. The store consists of an apartment 18x60 feet in dimensions, and is excellently arranged and tastefully fitted up for a fine display of the stock carried, and all conveniences are at hand for the prompt and satisfactory execution of orders. Here may be found a varied and complete assortment of standard literary works, beside imported and domestic manufactured stationery, sheet music, fancy articles, blank books, toys, gold pens, etc., which are sold upon their relative merits, at honest prices. Mr. Millspaugh has developed a heavy trade throughout the city and county.

B. L. Swezy, Watches, Clocks, Jewelry, Silver and Plated Ware, No. 3 North Street.—A leading and responsible jewelry establishment in this town is the well and favorably known store of B. L. Swezy, dealer in watches, clocks, jewelry, and kindred articles. Where is always displayed a complete and first-class assortment of everything in this line, and patrons can rely upon finding A1 value and honorable dealing in this reliable establishment. This prosperous business was established in 1869, by Lane & Swezy, and during the seventeen years since intervening it has been conducted with uni-



form and gratifying success. The store is spacious, neatly appointed, and well ordered in every respect, and a large and elegant stock is constantly carried, embracing fine watches of all kinds, (including the favorite Rockford watch for which Mr. S. is sole agent here) clocks of every description, solid silver and plated ware novelties in ear and finger-rings, lace and scarf-pins, chains, charms, bracelets, and jewelry in quite a variety; also opera glasses, spectacles, eye-glasses, and everything in the line of optical goods, while two competent assistants are employed. Watches, clocks, jewelry, etc., are repaired likewise in the most excellent and prompt manner, all work being executed under the close personal supervision of the proprietor.

Russell House, James Street, opposite King Street, J. W. Startup, Proprietor.—One of the best and most liberally conducted hotels in Middletown to-day is the Russell House, located on James Street, opposite King Street. It is certainly the most central in location, and is an attractive and substantial three-story building specially erected for the purpose. This house was opened in 1884 by Mr. Russell, the present proprietor, Mr. J. W. Startup, succeeding to the business in August 1885, bringing to bear vast practical experience, fine executive abilities, and that liberal, attentive policy so grateful to guests, and yet unfortunately but too rare in hotel management. He spared at the outset neither pains nor expense to render this hotel a comfortable stopping-place, and the hotel has ever maintained this reputation. It is largely patronized by the best classes of the traveling and city public, who truly appreciate economical accommodations of this kind in the business centre of the city. The house is equipped and provided with all the most modern conveniences, and the fittings and furnishings throughout are of a first-class character. The house affords accommodation for seventy-five guests, and no efforts are spared to secure for them every comfort and convenience. A most liberal table is maintained, and this is provided with all the dainties and delicacies of the season. The service is prompt and courteous, and the terms reasonable. To business men and travelers we cordially commend this excellent kept house as one affording all the comforts of home. Mr. Startup, who is a native of Jersey City, is an honorable and respected business man, an able hotel proprietor, and certainly one of the most popular, as the large patronage accorded abundantly demonstrates.

Banking House of John E. Corwin.—This enterprise was inaugurated here in 1898, and with ample capital and resources, a general banking business is transacted in all its branches. The banking rooms are spacious and elegantly appointed. Money is here loaned on notes bearing approved names, or secured by collat-

erals; notes, bonds and mortgages, and other evidences of indebtedness are bought and sold, and drafts available at all principal cities in Europe are also sold. The proprietor also buys and sells exchange on New York City and other places, and makes collections on all points in the United States and Canada. Every modern system that in any way tends to benefit or enhance financial transactions is here followed, and every convenience and accommodation consistent with safe banking is extended to customers. No exigency has ever occurred to affect the standing of the house, and it has ever been a salient example of financial strength. It has large and influential connections in New York and other cities throughout the country. Mr. Corwin is a native of Orange County, a reliable authority in questions of finance, and a gentleman of influence and weight in this community.

Lindsey Bros., Contractors and Builders; Office and Factory, Union Street.—Among the leading firms engaged in this line is that of Messrs. Lindsey Bros. Messrs. F. J. and A. R. Lindsey formed the present copartnership in 1880, and have developed a heavy trade both in building and in the work of sawing, planing, and manufacture of hard-wood work generally. The firm have a fine two-story brick building in Union Street, fitted up throughout with all the latest improved machinery and appliances run by steam power. They here have the finest facilities in Orange County for the manufacture of artistic hard-wood trim, wainscotings, doors, mouldings, mantels, cornices, etc. Scroll-sawing and turniog in all its branches is a specialty. The firm have the resources and experience to contract for and erect in the most reliable manner, private residences, business blocks, mills, factories, churches, halls, etc. Many of the finest buildings in Middletown were erected by them. They adhere rigidly to specifications, and all work of theirs is guaranteed to be as represented. The firm employ about fifty hands, and their sphere of operations is as extensive as their reputation is high.

Madison House, corner Franklin Street and Linden Avenue; Lansing Bonnell, Proprietor.—The Madison House has won a deserved reputation among all classes of the traveling public, and under the management of Mr. Lansing Bonnell, is entitled to the patronage which it is receiving. The Madison was opened in 1885, is a fine, substantial, three-story brick structure, is supplied with all modern improvements, is lighted by gas, heated by steam throughout, has electric bells and hot and cold water in every room, bath-rooms and closets on each floor, and telephone and telegraph service. The house is elegantly furnished throughout, neat and cleanly kept, and affords all the comforts of home, no expense or trouble being spared by the proprietor where the promotion of the comfort and superior entertainment of his guests are in question. The house possesses accommodations for eighty guests, and a very liberal, substantial table is kept, all the delicacies of the season the market affords finding their way thereto, served up in the highest style of the culinary art. The service is prompt and polite, the charges reasonable, and, altogether, the Madison is a very desirable stopping place. Mr. Bonnell is a native of Orange County, an experienced hotel man, and a most genial and popular host. Connected with the house is a well appointed livery stable, and a free bus runs to and from all trains.

T. C. Royce, Dental Surgeon, corner Main and South Streets.—Dr. T. C. Royce has been engaged in the practice of dentistry here since 1854, and has enjoyed throughout his thirty-four years' business career a patronage of a most substantial and influential character. Dr. Royce's dental chambers are conveniently located over the National Express Company's office on the corner of Main and South streets. These are very handsomely and appropriately fitted-up, and are provided with all the latest improved dental instruments and appliances, and anaesthetics are used for the alleviation of pain in extracting teeth, or filling teeth with gold, platinum, or composition. Dr. Royce also devotes special attention to the making of artificial teeth on gold, silver, rubber, or any of the plates now in use, and in this branch cannot be surpassed. The charges are in all instances fair and equitable, and every branch of dentistry is carried on in the most efficient and professional manner, Dr. Royce being an acknowledged expert in his calling, and standing at the head of his profession.

Howell, Hinchman & Co., Manufacturers of Russia Leather, Furniture, Bag and Case Leather, etc.—A thriving industry, and one of the utmost value and importance to Middletown, is that of Messrs. Howell, Hinchman & Co., the celebrated tanners. Both as to variety and high quality of their Russia and other leathers, they have achieved an enviable reputation, national in extent. The business of tanning has been conducted in Middletown for upwards of a century past. At an early period Moore's tannery was located at the corner of Water and Canal streets. The proprietor eventually meeting with reverses, the assignee of the property, Judge Wilkins, anxious to secure the right man to run this important industry, one so beneficial to the town, enlisted the attention of the late Mr. Howell, of Newark, N. J., then the leading tanner of that city, who bought the property and took into copartnership Mr. Joseph Hinchman and Mr. U. T. Hayes, his nephew, the firm name of Howell, Hinchman & Co., then being adopted. They are practical tanners, enterprising and honorable business men, and bring to bear great executive ability. They introduced new, approved methods, diversified the products of their tannery, and speedily gained an important and growing trade, that has now developed to proportions of great magnitude. Upon the lamented decease of Mr. Howell, his sons succeeded to the control of his interest, the tannery being run as usual. It has to be repeatedly enlarged, and is a representative concern, fully equipped throughout with the latest improved machinery and appliances and where a large force of skilled hands are employed under the direct personal supervision of the proprietors in the manufacture of the highest grades of Russia leather for book binding and pocketbooks, and which meets the most exacting requirements of leading New York manufacturers; furniture, bag, and case leather are also a specialty, and the highest standard of excellence is ever maintained. Other lines of leather manufactured here are wax splits, insole and welt leather, and russet leathers of every description. The fame of Howell, Hinchman & Co., as skilful tanners is too widespread to require any comment here. They make Russia leather equal to the finest imported, and Middletown is to be congratulated upon having such a prominent industry so permanently located in her midst.

Middletown Steam Laundry, Office No. 54 North Street, Laundry, No. 5 Mill Street; George Dorrance, Proprietor.—For promptness, reliability, and excellent service, no establishment of the kind in or around this town anywhere compares with the Middletown Steam Laundry. The work turned out in this concern is of a very superior character, while extremely moderate prices prevail, and washing is called for and delivered free of charge throughout the city and environs. This flourishing enterprise was started in 1886, and unequivocal success has attended it from its inception. The laundry premises occupy a two-story 22x100 foot brick building, supplied with ample steam power, and completely equipped in every respect with the latest improved appliances and general appurtenances, while employment is furnished to upward of twenty-five expert hands. Hotel and family washing is done in the most expeditious and excellent manner, transient work being a specialty; while repairing and mending, also, are neatly and reliably attended to, when desired, at reasonable rates, all orders receiving immediate attention, and altogether the patronage of the establishment is of a most substantial character, and grows steadily apace. Mr. Dorrance, who is a native of this town, is a gentleman of push and enterprise, and is conducting also a laundry at Stamford, Conn.

J. N. Kellogg, Agt., Groceries and Provisions, No. 6 West Main Street.—A time-honored and excellent Middletown grocery and provision store is that conducted by J. N. Kellogg, which for over forty-five years has maintained an enduring hold on public favor. Here can always be found a large and well-selected assortment of everything in the line of staple and fancy groceries, provisions, fruits, and condiments, while two courteous clerks are employed, and customers may rely upon receiving a very superior article, full weight and satisfactory treatment in this veteran establishment. The store, which is 22x70 feet in size, is nicely fitted-up and well kept, while a heavy and first-class stock is constantly carried, comprising fine teas, coffees and spices; sugars, syrups, foreign and domestic fruits; nuts and table delicacies; choice creamery butter, cheese and fresh eggs; prime lard, hams, bacon and provisions; smoked and salt fish, best brands of

Western flour, oatmeal, rice, molasses, peas, beans, soda, soap, starch, shelf goods in great variety, household specialties, canned goods of all kinds, dried fruit and general family groceries; and the trade, which is of a very substantial character, extends throughout Middletown and the surrounding country in all directions. Mr. Kellogg was born in West Troy, but has been a respected resident of this town for thirty odd years.

Brink & Clark, Dealers in Hardware, Stoves, etc., Nos. 23 North and 7 King Streets.—The business of the popular house of Messrs. Brink and Clark, the well-known dealers in general hardware, stoves, etc., was inaugurated half a century ago, and after several changes in proprietorship, the present parties assumed control. Their store has a frontage of 20 feet and a depth of 120 feet. It is very neatly and attractively arranged, and is completely stocked with a full and comprehensive assortment of shelf and heavy hardware, embracing mechanics' and machinists' tools, contractors' and blacksmiths' supplies, builders' hardware, silver-plated and Britannia ware, hollow iron, sheet iron, copper and tinware, household and culinary utensils, granite, enameled ware, refrigerators, ice-cream freezers, water-coolers, filters, oil stoves, the celebrated Dockash range, a fine assortment of garden and farm implements, etc. The firm are also dealers in peroxide of silicates, pronounced to be the farmer's and gardener's best friend, since it is a sure protection against the ravages that destroy the growing crops, and is the surest and best bug and worm destroyer ever invented, while no danger is to be apprehended from stock eating vegetation treated by the silicate. A package is worth trial, and it will be found to be the best and cheapest in the market. It has been indorsed by the U. S. Department of Agriculture. Messrs. Brink & Clark also make to order all kinds of tin, copper, sheet and galvanized iron goods of all kinds, and promptly attend to stove repairs, etc. The firm control a large city and county trade. Both the partners are natives of Middletown.

O. S. Moore, Monuments and Head Stones, No. 36 Canal Street.—Middletown is in no respect behind her sister cities in the Empire State in mechanical achievements, and in this connection an apt illustration is furnished by the elegant productions which emanate from the well organized and widely known marble and granite works of Mr. Charles S. Moore. Mr. Moore brings to bear in his enterprise special qualifications. For the past twenty years he has resided in Orange County, this state; and learning the trade of a stone cutter and marble worker in all its branches, he has now had a wide range of practical experience, while he is noted for sound judgment, great artistic taste, and skill. In 1837 he started business on his own account at his present address, and he has since achieved enviable fame for his high-class granite and marble work, and for turning out beautifully and elaborately finished monuments, headstones, fences, tiling, tables, furniture, and plumbers' slabs, etc. The works cover an area of 30x100 feet, and are fitted up throughout with every requisite. About ten skilled artisans find permanent employment here, including many of the finest carvers and sculptors in town. Mr. Moore is a perfect judge in marble and granite, and handles only the best quality. To builders, architects, etc., he offers special advantages. Cemetery work is the special feature of this concern.

Middletown Paper Box Co., Manufacturers of Paper Boxes of all kinds, Nos. 65 and 67 Mill Street.—This enterprise was inaugurated in 1837, and under the vigorous policy brought to bear in the management, a large, prosperous trade has been developed throughout this section of the State. The premises occupied is a two-story building having dimensions of 50x100 feet, and the place is equipped throughout with every appliance and convenience, while employment is afforded a force of expert hands. The range of manufacture include the production of paper boxes of every description, all styles and sizes, the work all being done by hand, and the goods turned out are unsurpassed for durability and general superiority. A specialty is made of supplying boxes for the neighboring hat factories and for wholesale packers. A large stock is carried. The members of the firm, Messrs. W. A. Vail and C. E. Ogden, are natives of the state, are business men of thorough experience, and they are prepared to battle on even terms with their most formidable competitors.

D. C. Dusenberry, Jewelry, Watches, etc., No. 14 North Street.—Fifty years of continued existence and uninterrupted mercantile prosperity mark the career of this well known and popular retail jewelry store which was established by Mr. D. C. Dusenberry, the present proprietor. The store consists of the first floor of a fine three-story brick building 24x50 feet in dimensions, and is an elegantly appointed and well-arranged apartment, completely stocked with a



large assortment of fine diamonds and other precious stones, imported and domestic watches in gold and silver cases, clocks, jewelry, silver and gold-plated ware, and everything to be found in this line of useful and ornamental merchandise, while two experienced clerks are employed, and all orders are promptly and satisfactorily attended to. Mr. Dusenberry is a native of this country, and is an able, energetic and upright merchant.

Benj. F. Todd, Grocer, No. 42 North Street.—This well known and popular house was founded in 1863, under the firm style of Hallock & Bertholf, and in 1868 Mr. Todd purchased the interests of this firm, and has since conducted the business with steady and increasing success. Mr. Todd has established himself as a business man of the most pronounced commercial energy and ability, thereby securing the unlimited confidence of an extensive and constantly increasing clientele. The stock of goods carried is one of the most

complete in its line to be found in the city. The premises occupied are very commodious, provided with every modern facility and convenience for the efficient display of stock, and the quick fulfilment of all orders. The stock embraces all the usual fine family, fancy, and staple grocery goods, imported table luxuries and delicacies, fruits, nuts, and canned goods, all of high, reliable, and standard quality, prices in all cases being extremely reasonable. A specialty is made of the finest grades of tea, coffee, and flour, and in these goods, as well as in grocers' sundries of every description, the house has an extensive trade, reaching throughout the city and county. Six hands and two teams are kept constantly busy in filling orders. Mr. Todd is a native of Orange County and highly esteemed.

The Bazaar, Headquarters for Glassware, Tinware, Fancy goods and Household Necessities, No. 70 North Street.—Among the noteworthy mercantile establishments that have sprung into prominence within recent years in Middletown, may be mentioned the popular and attractive "Bazaar," F. A. Hatch & Co., proprietors, which was established in 1887. It is by common consent the best ordered, most complete and, altogether, leading emporium devoted to the sale of general house furnishing specialties, novelties, notions, and fancy small wares in town, and has a large, active, and constantly increasing patronage. Here is always displayed a varied and vast assortment of useful and ornamental articles at exceedingly low prices, and the prudent housewife can at all times find genuine bargains here. The store is spacious, neat, and tastefully arranged, and a very large and elegant stock is always carried on hand, comprising everything in the line of crockery, glassware, china, etc., tin and hollow ware, household necessities in great variety, cutlery, plated ware and kitchen utensils, bird cages, lamps, globes and shades, toys, notions and novelties, knock-knacks, five and ten cent goods, small wares and fancy articles, while two efficient assistants attend to the wants of purchasers, no pains being spared to render the utmost satisfaction in every instance to patrons.

TOWN OF GOSHEN.

GOSHEN is one of the oldest and most widely known of the towns in the Empire State. The dairies of this "land of milk and butter" are celebrated, and possess more than a national reputation. Until the farmers in this region adopted the plan of selling the milk in New York market, instead of making it into butter, "Goshen butter" was famous the country over.

The land hereabouts is diversified by hill and plain. The soil is a rich loam, overlying slate and limestone, and produces a rich, fine grass. It is watered and drained by the Wallkill Creek and other streams, and the situation is a very beautiful and picturesque one, this being especially noticeable as the town is approached from the east. Goshen was first settled in 1812, was incorporated a town on March 28, 1809, and is one of the two capitals of Orange County. At one time the county of Orange embraced the entire southern portion of New York State bordering on the Hudson. The courts were then held at Tappantown, comprised in the present town of Orangetown, Rockland County, and continued to be so until 1827, when they were removed to Goshen. In 1839 the Board of Supervisors made application to the legislature for authority to erect a new court-house at Goshen, and this stirred up considerable opposition from the people of Newburgh and of the northern section of the county, who had frequently agitated for the creation of another county which should secure to them nearer and increased judicial conveniences. The agitation ended in a compromise by the legislature making Goshen and Newburgh joint capitals of the county. In April 1841, the legislature passed an act authorizing the building of a court-house and jail at Goshen, and a court and cells at Newburgh. In their external appearance these structures are similar. The basement in that of Newburgh is occupied in part by cells, which are not necessary at Goshen, the county jail there being a separate building. The clerks' and surrogates' offices are located at Goshen, the building occupied by the former having been erected in 1851 and that by the latter in 1874. The county poor-house is situated upon a farm about four miles from the village. The buildings are ample, and include departments for male and female paupers and a separate building for the insane.

Goshen is well situated for a place of summer resort, as famous fishing and hunting grounds are within

easy reach. Wallkill River and Pochunk Creek afford abundant sport for those who find pleasure in bass fishing. The surrounding country is picturesque, and the drives that run in every direction from the town are unsurpassed in their loveliness and attraction. At and near Goshen are some of the largest horse-breeding establishments in the world; near by are also the stock farms of Robert Bonner, Goldsmith, and others. During the summer months many wealthy New Yorkers make Goshen their place of residence, and the town is quite a fashionable place during the hot season. Hotels and boarding-houses are numerous, and well appointed. Quick and frequent communication between Goshen and New York City is provided by the New York, Lake Erie and Western Railroad. Two branches of the Erie line diverge at Goshen, one being the Montgomery branch and the other the Pine Island branch. The town is the centre for a great agricultural trade, the farm products from a fine, fertile back country being brought here for shipment to New York and other populous centres.

The town is handsomely laid out, and its streets are wide, well-kept, and shaded. There are many imposing mansions surrounded by handsome lawns, and the numerous pretty cottages that abound have an air of cleanliness and thrift. In the public square is the Minisink Monument, which commemorates the gallant men who fell fighting the noted Indian leader Brandt ("Thay-an-den-egaea, the Scourge") and his braves in 1779.

In educational matters the town is liberal in providing all necessary facilities for promoting the diffusion of knowledge, and the teaching staff is an efficient one. Two weekly papers are published here. The various religious sects have their separate places of worship, and many of these are very fine specimens of the modern conception of all that is beautiful and attractive in architectural art.

The town has a diversity of manufacturing and commercial enterprises, and to the leading establishments in the various lines of enterprise we devote detailed descriptions in the following pages. The banking facilities are in every way adequate to the wants of the trading community, these being furnished by two national banks. The town population in 1880 was 2537, and that of the township 4387.

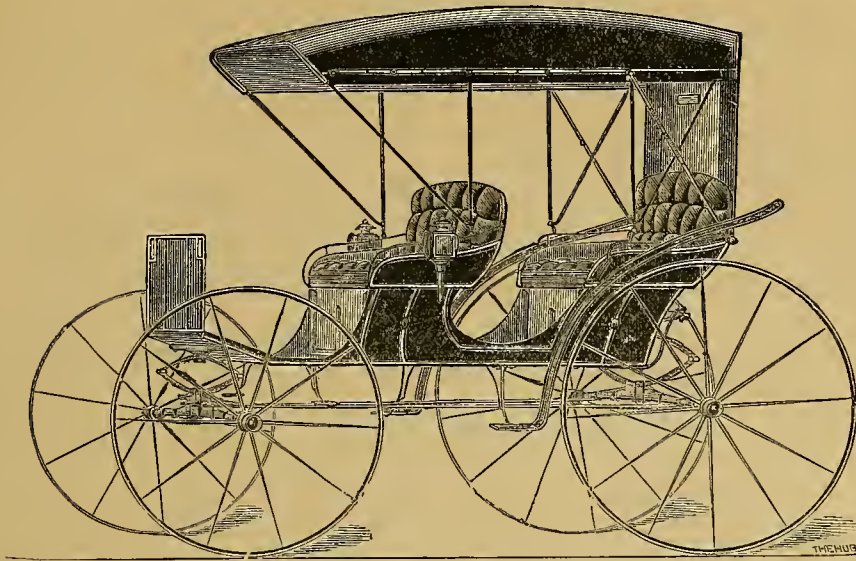
A. H. Levison, Merchant Tailor, and Strictly One-price Clothier, West Main Street.—This gentleman is a native of Prussia, born in 1848, and he has lived in the United States since 1867. For a number of years he carried on business in New York City, continuing there until 1881, when he removed to Goshen, and has since been carrying on a very prosperous trade here, while he has earned an enviable reputation as a skilled merchant tailor, in which vocation he has had an experience of sixteen years. The store occupied is large and finely appointed, and is completely filled with a very superior stock, valued at \$25,000. The assortment embraces a full variety of foreign and domestic fabrics in all the most fashionable colors and patterns, from which the most critical taste can be supplied. There is also a large line of fine ready-made clothing for men, youth's and children, and hats, caps, umbrellas, and gentlemen's furnishing goods of every description. Employing an expert cutter and a force of competent workmen, Mr. Levison makes a leading specialty of custom tailoring, and the garments turned out by him are noted for their cut, fineness of workmanship, finish, and artistic appearance. Orders are promptly attended to in every instance, and the most reasonable prices are charged, and satisfaction is agreed in every case.

Redfield & Millspaugh, Dry Goods, Carpeting, Crockery and Fancy-goods, No. 23 West Main Street.—An establishment that has been in active existence in this town for a period of forty-four years is that of Messrs. Redfield & Millspaugh, the widely known dry-goods dealers. During its lengthy career it has passed through many seasons of commercial depression in safety, its credit and reputation ever remaining in the highest degree creditable to the management. The business was founded in 1844 by Messrs. Redfield & Russell, and in 1857 the firm became Redfield & Jessup. Two years later Mr. Redfield became the sole proprietor and continued the enterprise alone until 1872, when Mr. Millspaugh became his partner, and no change has since occurred. The copartners are both natives of Orange County. The spacious store occupied for their business is attractively furnished, presents an inviting appearance, and is a popular shopping place for the ladies of Goshen and the surrounding country. The heavy stock carried embraces every description of foreign and domestic, staple and fancy dry-goods, dress stuffs, and white goods, ladies' furnishings, carpeting, crockery, fancy goods, lace curtains, stationery, books, children's dresses, ladies' muslin garments, W. S.

A. Corsets, etc. All the latest styles and fashionable novelties are kept in stock, the firm constantly keeping an outlook to be the first to secure the newest and best the markets afford.

James Scott, Carriage Manufacturer.—A leading house engaged in this line of enterprise is that conducted by Mr. James Scott, who has been established here for the past thirty years, and has won, during that period, the most enviable of reputations, while he has built up a large, influential trade extending to all parts of the county. The workshop and repository cover an area of 25x100 feet, and the place is equipped with the most approved mechanical appliances, while employment is furnished a force of skilled and experienced workmen. The range of labor embraces carriage making in all its branches, including fine carriages, buggies, wagonettes, road wagons, swell-sleighs, hob-sleighs, farm wagons, in fact, vehicles of every description; and none but the best materials are utilized, and the goods turned out are remarkable for strength, utility, fineness of workmanship, and all the qualities that go to form the perfect carriage or wagon. Particular attention is giving to repairing and general jobbing. Mr. Scott, though a native of Scotland, has resided the greater portion of his life in this country.

William V. Ray, Manufacturer of Steam-heating Machines, etc.—For a period extending over a quarter of a century the Goshen Foundry, William V. Ray, proprietor,—steam-heating foundry, machine shop and kindred farm appliances—has been in successful operation. From the first Mr. Ray's productions have been in steady and growing demand among the farmers, dairymen and agriculturists generally throughout Orange County, and portions of Sullivan, Rockland and Ulster Counties, owing to the unequivocal excellence of the same. For efficacy, economy, reliability and durability, the devices produced in this well-known concern are not surpassed by any articles of the kind upon the market. The foundry is a commodious, well-equipped structure, and is supplied with steam power and ample facilities, while half-a-dozen skilled workmen are employed, and the following articles are kept constantly on hand: Wheeler's patent horse powers, threshers, separators, improved combined threshers and winnowers, belting, lace leather, etc., and altogether Mr. Ray does an excellent business.



Hulse Wagon Co., Fine Carriages and Wagons.—The Hulse Wagon Co., which is an acknowledged leader in its line in this section of the state, was inaugurated by the present proprietors in 1885, and a steadily increasing trade has since been developed throughout the county. The building occupied has three floors, 85x100 feet in dimensions, and it presents a handsome exterior appearance, while the interior is appointed in the most complete and convenient manner. A large, superior stock is carried of the finest carriages and wagons, buggies, phaetons, ladies' carts, speeding carts, surries, cabriolets, rockaways, milk wagons, depot and delivery wagons, and farm wagons. The firm are agents for the Columbus Buggy Company, H. H. Babcock Buggy Company, the Champion Farm Wagon, and Man's Seeder and Harrow combined. The goods are all strictly reliable, being from the leading manufacturers in the country, and they are offered at the lowest possible selling price. The copartners, Messrs. Chancey Hulse and L. W. Hulse, are natives of Orange County.

Thos. Farrell, Manufacturer and Dealer in Fine Cigars and Tobacco, etc., No. 36 West Main Street.—At the popular establishment of Thomas Farrell, manufacturer and dealer in fine cigars, tobaccos, and smokers' articles generally, can always be found a complete and first-class assortment of everything in this line at bed-rock prices; this being by common consent the smokers' emporium *par excellence* of Goshen. The business was established in 1876, by the gentleman whose name stands at the head of this sketch, and from the first Mr. Farrell has enjoyed a flourishing patronage. The store, which is 20x70 feet in area, with shop attached, is neatly appointed, and half-a-dozen expert cigar-makers are employed on the premises. The "Farrell Magnolia Cigar" being manufactured here, which is always at the front, and lovers of the weed will not find its equal in the city. A large and A1 stock is kept on hand at all times, including imported, Key West, and domestic cigars in finest and medium grades, all the favorite brands of cigarettes, smoking and chewing tobaccos in great variety, snuff, pipes, etc.; in short, everything that is to be found in a strictly first-class establishment of the kind.

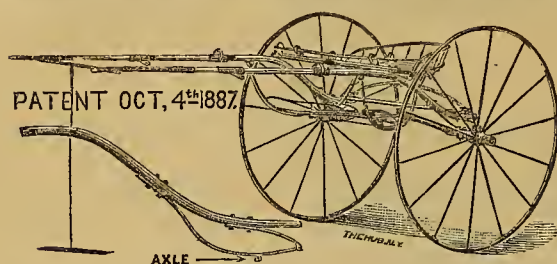
A. G. Wheeler, Photographer.—A leading exponent of the photographic art in Goshen is A. G. Wheeler, who is an artist of unquestionable skill, enjoying deservedly a high reputation for fine work in his line, the pictures leaving this gentleman's studio being A1 in every particular—in fidelity to original or copy, shading, execution, and finish. Mr. Wheeler, who is a native of New York State, and formerly conducted a photo-gallery at Hempstead, L. I. for some years, is a thoroughly experienced and first-class photographer, and a complete master of his art in all its branches. Es-

tablishing himself in business in this town in 1885, Mr. Wheeler readily won his way to recognition and popular favor, building up in a short time an excellent patronage. The establishment is neatly appointed, and completely equipped in every respect, with all the latest improved appliances and general appurtenances, the instantaneous process being in application here, and everything in the line of photography is executed in the highest style of the art, at popular prices. Crayon, pastel, and kindred artistic work is attended to in the most superior and prompt manner; also copying and enlarging; fine portraits, however, being the leading specialty.

Lewis & Co., News Dealers, Stationers, and Music, Hocks Block.—This thriving business was established something over one year ago, and from its inception the venture has proved a very gratifying success. The secret of the firm's prosperity is not far to seek, however. Keeping on hand at all times a complete and first-class assortment of every thing in the news, stationery, and kindred lines, prompt, courteous, and attentive to patrons, and withal thoroughly reliable in their dealings, they have been enabled to secure the hold on public favor and to build up the very nice patronage they deservedly enjoy. The store is compact, ample and, neatly appointed, while a large and varied stock is constantly carried, embracing all the leading daily and weekly papers, periodicals, pictorials, magazines and light literature; stationery of every description, writing paper, blank books, pads, twines, small wares, music books, sheet music, musical merchandise, novelties, toys, notions, and fancy articles in quite a variety.

Wm. A. Clapp, Staple and Fancy Dry Goods.—This thriving and prosperous business was established in 1883 by the gentleman whose name heads the sketch, and from its inception it has been conducted with uniform success. Carrying a very superior assortment of goods, courteous and attentive to customers, and withal strictly upright in his dealings, it is only in the nature of things that Mr. Clapp should have been enabled to build up the very liberal patronage he deservedly enjoys. The store is compact, ample, and tastefully appointed, and a large and excellent stock is kept constantly on hand, embracing cottons, calicos, ginghams, sheetings, towings, staple domestics and fine dress fabrics, beautiful dress trimmings, laces and embroideries, corsets, underwear, gloves, hosiery, notions, umbrellas, fans, ribbons, toilet articles, jewelry ornaments, small wares, and fancy-goods in quite a variety, while two polite clerks attend to the wants of patrons. Mr. Clapp, who is a native of Dutchess County, this state, but a respected resident of Goshen a number of years, is a man of pleasing manners, reliability and good business qualities.

H. J. Miller, Manufacturer of Fine Road Carts.—Mr. H. J. Miller, the well-known manufacturer of fine road carts, confines his operations to the production of the finest class of road carts, mak-



ing a leading specialty of training and speeding carts. He bears the enviable reputation of turning out the most reliable and superior "sulkies" in the state, and his goods are in active demand by leading professional turfmen. Mr. Miller founded his business in 1877, and the thorough practical knowledge which he exercised in his work soon attracted attention to his goods, and has won for him a steadily increasing trade. The repository and factory cover an area of 42x85 feet, and the latter is equipped with the most modern appliances, and employment is afforded a force of the most skilled workmen. Mr. Miller carefully supervises all the details of the production, only the most carefully selected materials are utilized, each part is put together with scientific accuracy, and the carts in their finished state are "things of beauty" in the eyes of a connoisseur, being finely balanced, free from all horse motion, light, strong, durable, and perfect in every particular. A large stock is constantly kept on hand, while special attention is also given to custom work. Mr. Miller, who is a native of Sullivan County, N. Y., is a gentleman widely and favorably known as an authority on all questions pertaining to his calling.

H. A. Horton & Co., Druggists and Apothecaries.—An old-established and reliable drug store in this town is the well-known and popular establishment conducted by H. A. Horton & Co., druggists and apothecaries, successors to Dr. N. D. Rumsey. It is one of the leading and best kept pharmacies in Goshen. Physician's prescriptions and family recipes are here carefully and reliably prepared from fresh and pure ingredients, at bottom prices. This well and favorably known drug store was originally established some forty years ago by Dr. N. D. Rumsey, who conducted the same up to 1865, when he was succeeded by the present proprietors. The store is commodious, neat, and well kept, and two experienced assistants are employed, while a full and complete stock is always carried, including beside drugs, medicines, chemicals, etc., of all kinds, also an excellent assortment of toilet articles, fancy soaps, brushes, perfumes, paints, oils, glass and small wares, novelties, cigars, and everything that is to be found in a well equipped, first-class drug store; special attention being devoted to the prescription department. The individual members of the firm are Messrs. H. A. and C. W. Horton, natives of Orange County, and old and highly respected residents of Goshen.

C. Hulse & Son, Fine Watches, Diamonds and Jewellery, No. 41 West Main Street.—About the leading and most responsible jewelry establishment in Goshen is the well and favorably known store of C. Hulse & Son, which for over twenty-one years has been steadily growing in popular favor and patronage. Here can be found at all times a complete and A1 assortment of everything in this line at the lowest prices compatible with first-class goods and honorable dealing. This business was established in 1867 by the present senior member, who subsequently admitted into partnership his son, L. W. Hulse, thus constituting the firm whose name heads the sketch. The store is commodious and neatly appointed, and a large and elegant stock is kept constantly on hand, including fine gold and silver watches, superb diamonds, rubies, pearls, and kindred precious stones, novelties in diamond jewelry, rings, pins, chains, bracelets, locketts, and jewelry of every description; also a full and fine line of clocks (including two English clocks over three hundred years old) solid silver

and plated ware, knives, forks, spoons, and Rogers' English carvers with silver handles. The stock also embraces opera glasses, art novelties, spectacles, eye-glasses, and optical goods of all kinds, while watches, clocks, etc., are repaired and adjusted, likewise, in the most prompt and reliable manner at reasonable rates; fine watch repairing being a specialty; and, altogether, Messrs. Hulse have a very fine trade, both in and out of town.

Peter Hayne, Manufacturer of Brick, Glazed and Drain Tile, Yard: Greenwich Street.—Among the leading manufacturers and prominent business men of Goshen is Mr. Peter Hayne, whose enterprise, energy, and abilities have resulted in the development of the leading tile works in the state. Mr. Hayne was born in Orange County, and early in life became identified with the trade in which he has achieved such success. In 1868 he commenced upon his own account, and in a few years achieved a national reputation for the excellence of his product. He ships all over, and numbers among his customers the leading contractors all over adjoining territory. His yard on Greenwich Street is very extensive, comprising seven acres in area, and fitted up with the best of machinery and appliances, run by steam power. An average force of thirty-five hands are here employed in the manufacture of brick and glazed and drain tile. Mr. Hayne uses only the best of clays and raw materials, worked up and burned in the best manner, being a strictly first-class building brick for all purposes. The yards have a large capacity, and the facilities are taxed to the utmost. Tile is a specialty. He always carries a heavy stock of round and sole tile over thirteen inches in length, and glazed tile two feet in length, being prepared to promptly fill all orders by the cargo or in quantities to suit. He deals in all sizes "standard" Akron sewer pipe, and has made Goshen a centre for a great staple branch of trade.

Union House, George Mullenix, Proprietor, Corner of West Main and New Streets.—The popular and well-kept Union House presided over by George Mullenix is in all respects a first-class family hotel, and a favorite resort for commercial travelers, professional men, and the general traveling public, and has a large, permanent and transient patronage. The cuisine is *par excellence* the best the market affords, the accommodations everything that could be desired, and the service of a very superior character; while the bar is stocked with the choicest brands of wines, liquors, cigars, ales, beer, etc. The hotel is a handsome three-story frame structure, finely furnished throughout, with commodious, well-aired, and neatly-appointed bedrooms, and can accommodate over forty guests. A well-equipped, first-class livery establishment is also maintained in connection, an A1 line of carriages, buggies, and light wagons being in regular service, and altogether Mr. Mullenix does a very fine business. This time-honored hostelry was first opened to the public some sixty or more years ago, and after a number of changes in management came into control of the present proprietor in 1884, and by this gentleman it has been conducted with uniform success.

James J. McNally, Printer.—For first-class work in the line of job printing, or for promptness and reliability in executing orders, not one in the business in Orange County sustains a better reputation than James J. McNally of this town, who is one of the foremost exponents of the "art preservative" hereabouts. He is also the publisher and proprietor of the *Goshen News*, and the *Monroe Herald*, both weeklies of considerable circulation and influence, and which, from either a literary or typographical point of view, are not surpassed by any of the local publications. Mr. McNally established himself in business at Goshen in 1853, and the unequivocal success that then attended his efforts abundantly attests the wisdom that governed his course as editor and proprietor of the *Independent Republican*, as well as the energy and ability displayed in the management of the business. He occupies commodious and well-equipped quarters, ample and complete facilities being at hand for the prosecution of every description of printing. Every thing in the line of general job printing is done in the most expeditious and excellent manner at reasonable rates, all work being executed under the close personal supervision of the proprietor, and all orders, small or large, receive immediate attention.

TOWN OF PORT JERVIS.

PORT JERVIS is one of the prettiest spots to be found in the most picturesque sections of the Empire State. It stands majestically on the left bank of the Delaware River, at the confluence of the Neversink River, distant from New York City eighty-eight miles, from Albany ninety-four miles, and from Dunkirk three hundred and seventy-two miles. Right in the heart of the grandest natural beauties of hill and valley, which hedge in the streams of the Delaware and Neversink, stands Port Jervis, a prosperous and flourishing town, which owes its origin and growth to canal and railroad enterprise. Few places, indeed, in the Empire State offer as many attractions as can be found in the surroundings of this thriving and prosperous community. The upper waters of the Delaware abound in scenery of the wildest and most picturesque description, the river banks at many points descending in precipitous, abrupt cliffs of rocks to the very water's edge, rendering the original construction of the railway running through this valley of no ordinary difficulty. At other points the river has, in its winter and spring freshets, left deposits of soil along its margin—oasis, as it were, in the desert of rock, where trees have grown, and where cattle may find a pasture ground. No more desirable streams for the pleasant and exhilarating pastime of trout and bass fishing are to be found than in this locality; while deer and other wild game afford abundant sport to the hunter. Numerous lakes and waterfalls are to be found in the immediate vicinity of the town, which is the station from which the picturesque summer resorts, Milford and Dingman's Ferry, in Pike County, Pennsylvania, are reached by stage and carriage over one of the most charming and pleasant drives in the country. Port Jervis is itself a most popular summer resort, and during the hot months the town receives a large accession to its ordinary population from the crowded cities in different parts of the country.

Before the construction of the Delaware and Hudson Canal, Port Jervis had no existence, and its site was a wilderness, but picturesque and attractive in its rugged wildness; and to-day the busy and compactly-built town nestles and flourishes under the shadows of the twin mountains, Point Peter and Mount William, that keep watch and ward over it. The construction of the Delaware and Hudson Canal led to the creation of the town, whose name is commemorative of the fact, the appellation of Port Jervis having been adopted out of compliment to Mr. John B. Jervis, the engineer of the canal, which connects the Delaware with the Hudson River. It commences at a dam in the Delaware, near the mouth of the Lackawaxen Creek, and extends to Eddyville on Rondout Kill, a few miles from its entrance into the Hudson River. The Delaware is also connected with the Hudson by the Morris Canal, which leaves the Delaware opposite to Easton, Pa., and terminates at Jersey City, opposite to New York City. There is also a canal from Delaware City, forty-two miles below Philadelphia, to Back Creek, a tributary to Elk Creek, which falls into Chesapeake Bay. This canal is fourteen miles long, and admits of the passage of considerable vessels. To Port Jervis is thus secured a water-way of the most valuable kind to all the cities bordering the great lakes, rivers, and sea-coast of the country. Add to this the railroad transportation facilities afforded by the New York, Lake Erie and Western, and the Port Jervis and Monticello Railroads, and one realizes the great advantages Port Jervis possesses in location for the successful prosecution of manufacturing and commercial enterprises, and discovers the true secret of its phenomenal growth. The New York, Lake Erie and Western Railroad, as well as the Delaware and Hudson Canal, is to be accredited with causes of the upward growth and prosperity of the town. This is the terminus of the Eastern and Delaware division of the Erie line, and here the company has extensive engine and machine shops, offices, etc., and these afford permanent employment to a vast number of workmen. The canal is one of the great avenues by which the anthracite coal of Pennsylvania reaches tide-water, and it brings vast commerce to the town. From Port

Jervis, the Port Jervis and Monticello Railway extends through the Sullivan County summer resort region and terminates at Monticello, twenty-four miles distant. Stages running daily through Milford, Dingman's Ferry, Stroudsburg, Pa., to Branchville, N. J., connect there with the Sussex Railroad for Newton.

Port Jervis was incorporated as a village on May 11, 1853, and was reorganized under a special act on March 30, 1866. In 1850 the population was about 600, and in 1880 the number of inhabitants had increased to 7,753; To-day the population is estimated at from 10,000 to 11,000. The affairs of the town government are judiciously and economically administered.

The streets are wide, well-kept, and lined with fine shade trees, while the best-known sanitary regulations are rigidly carried out. To the thoroughfares artificial illumination is furnished by gas and electric lights. The water supply is adequate, pure; and wholesome; the climate is invigorating and bracing, the death rate low; and the town furnishes all the advantages of a rustic habitation with the comforts of city life. Two public halls and an opera house contribute to the entertainment and amusement of residents and visitors, and three first-class hotels furnish excellent board and accommodation at reasonable rates.

In addition to the extensive railroad shops, Port Jervis has numerous and varied manufacturing enterprises that afford constant employment to many operatives, while many of the mercantile houses in their size, fittings, and stocks partake of a metropolitan character. To the leading business houses we refer in detail in the following pages.

McCormick & Snook, Insurance Agents, No. 84 Pike Street.—The leading insurance agency in Port Jervis is that of Messrs. McCormick & Snook. Among the staunch and reliable companies represented by them are the following, viz.: The German American, the New York Bowery, and the Greenwich, of New York; the London and Lancashire, and the Queen, of England; the Springfield Fire and Marine, of Springfield, Mass.; and the Mercantile Fire and Marine, of Boston. This firm are also agents for the Mutual Life, of New York; and the Fidelity and Casualty Accident, of New York. Representing assets of over \$100,000,000, and controlling the interests of the above-named companies in this vicinity, Messrs. McCormick & Snook are in a position to conduct the insurance business under the most favorable auspices, promptly placing the largest risks, quoting the lowest rates of premium, and guaranteeing a speedy and liberal adjustment of all losses. They control the insuring of many of the choicest lines of business and residential property in this section, and their connections are of the most superior character. The copartners are Messrs. W. E. McCormick and Edgar Snook, the former a native of Orange County, the latter of Sullivan County.

J. H. Wells, Lead, Oils, Glass, Putty, Varnish, Wall-paper, Borders, Centre-pieces, and Decorations, No. 84 Pike Street.—Among the foremost exponents of the painting and decorating art in Port Jervis may be mentioned the name of J. W. Wells, the well-known painter and decorator; also dealer in wall-paper and painters' supplies. Mr. Wells, who is a gentleman of middle age, was born in Sussex County, Eng., but has been a resident of Port Jervis for eighteen years. He is a practical and expert workman himself, of ample experience, and is a thorough master of his art in all its branches. He started in business on his own account here in 1870, and from the first has enjoyed an excellent patronage. The store is commodious and well ordered, an extensive and all assortment being kept constantly on hand, including the latest designs in plain and artistic wall-paper, borders, centre-pieces, window-shades, Hollands, and kindred decorations; also paints, colors, oils, varnishes, white-lead, putty, glass, brushes, etc., while several experienced hands are employed. House, sign, and decorative painting of every description is done in the highest style of the art at bottom prices; also paper-hanging, graining, kalsomining, staining, etc., while all work is executed under the close personal supervision of the proprietor.

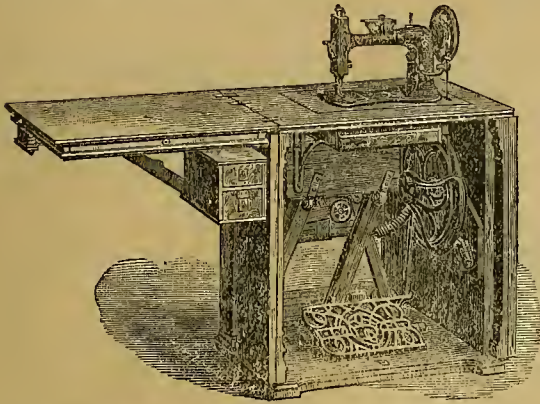
Charles Chant, Manufacturer of Gloves and Glove Leather.—About the most notable and successful industrial enterprise in Port Jervis is the widely and favorably known concern of Charles Chant, manufacturer of gloves, whose productions are in steady and extensive demand in the trade throughout the country, owing to the uniformly high standard of excellence at which the same are maintained. The goods produced in this establishment, which include everything in the line of sheep-skin gloves, and combination gloves, are of a very

superior quality. The flourishing business was established in 1876 by the gentleman whose name heads the sketch. The factory is a two-story, commodious 30x100 foot structure, and completely equipped in every respect with the latest improved machinery, appliances, and general appurtenances, while employment is furnished to upward of one hundred expert hands. A heavy and first-class stock of material and finished goods is constantly carried on hand. Mr. Chant, the proprietor, is a gentleman of middle age and a native of England, but has resided in this country some thirty-five years.

A. Lundellus, Artist and Photographer, No. 124 Pike Street.—As a practical artist and photographer, Mr. A. Lundellus has been established in Port Jervis for the past four years, coming as he did from one of the best studios in the city, and during that time has ever maintained the highest standard of excellence, and his business has grown to be one of importance, the young artist rapidly winning name and fame in consequence of the beauty of his work. His gallery is fine and centrally located on the ground floor at No. 124 Pike Street, having a large show window displaying many samples of his work, all admirably arranged—is elegantly fitted up and furnished with all the best instruments and materials known to the art, and is without a doubt the best in the county. Mr. Lundellus conducts every branch of the business, and is capable of taking any size photographs direct in the camera from the smallest up to life-size—he being one of the few who can do the latter. He executes portraits in crayons, India ink, and water-colors himself, consequently is not an artist by name alone—at prices which are the lowest compatible with superior work. One of the many reasons his success is due to is, posing the subject in an easy and natural position. Mr. Lundellus seems to have mastered this as well as all other branches of his profession. His reputation for unrivalled work in all departments of the artist-photographer's line is unsurpassed and well deserved. Lundellus gives his close attention to the needs of his many patrons, and his labor cannot be excelled for truthful delineation, nature, expression, and harmony of effects.

W. J. Collier, Livery Stable, Undertaking.—The business of this prosperous house was founded in 1884 by the Messrs. Collier Bros., and continued under their joint control until 1886, when the present owner came into the entire management. The stable is a spacious building, 50x100 feet in dimensions, and equipped throughout in the most approved modern style with all requisite conveniences, and it contains a fine stock of carriages, buggies, and road wagons, driving and saddle horses; also four-horse teams for pleasure parties, which are provided ready for use at ten minutes' notice. Horses are boarded by the day, week, or month, at reasonable charges, the best of food and treatment being assured. In the sale and exchange of horses Mr. Collier does quite a thriving trade, and those in need of a good, reliable animal can obtain it at his stable. A native of Orange County, he is known to a large circle of friends.

B. S. Marsh, Agent of the Domestic Sewing-machine, No. 80 Pike Street.—The increased popularity and sale of the well-known and justly celebrated domestic sewing machines warranted the establishment of a branch house in Port Jervis for the supply of the trade in Orange County, and in 1880 this elegantly fitted-up store was first opened. Mr. B. S. Marsh is the able and thoroughly efficient manager of the enterprise and gives his personal attention to the needs of patrons. He deals only in the productions of the Domestic Sewing-Machine Company, and the ware-room is fully stocked with a varied and comprehensive assortment of these goods. The machines are



equipped with the latest improved attachments, and are sold at prices which compare most favorably with those of rival machines in the market, and goods are sent to any address in Orange County free of charge. Mr. Marsh also sells the New Home, the Standard, the Wheeler and Wilson, and deals in sewing machine supplies, etc. Mr. Marsh is also one of the coroners of the county, and is a native of Sullivan County, and has lived here for the past ten years.

E. T. Laidley, Druggist, No. 126 Pike Street.—A quarter of a century of continuous existence marked the career of the drug store and pharmacy of Mr. E. T. Laidley, which was originally established by Mr. E. Newkirk, who was succeeded by the present proprietor in 1883. The store comprises an attractively fitted up apartment, 18x60 feet in dimensions, in which are all the conveniences for displaying the stock to the best advantage, and filling all orders in a satisfactory and efficient manner. Mr. Laidley is a practical pharmacist and is licensed to practice his profession by the New York State Board of Pharmacy. He gives his close attention to the prescription department at his establishment, and fills all orders with the utmost skill, painstaking accuracy, and promptness; while the stock of drugs and chemicals, reputable patent medicines, druggists' sundries, shoulder braces, trusses, and physicians' supplies in general, to be found here is varied and comprehensive in its character, and the goods dealt in are warranted to be of superior quality. Mr. Laidley is a native of this county.

T. A. Collins, Harness, Saddles, etc., No. 23 Front Street.—Mr. T. A. Collins is one of the most active and enterprising business men of Port Jervis, and during his career of nearly twenty years as a harness-maker and dealer he has enjoyed a liberal share of public favor. He occupies conveniently located premises at No. 23 Front Street, and has fitted-up his harness shop with all modern tools and appliances needed to facilitate the labor of six men here employed under Mr. Collins' personal supervision, in the manufacture of light and heavy harness, saddles, collars, bridles, etc., all of which are made of carefully selected materials, and are guaranteed to be reliable and satisfactory in every particular. The salesroom is 30x50 feet in area, and is a neatly furnished apartment, in which may be found a full line of robes, blankets, fly-nets, brushes, harness and horse-furnishing goods in general which are sold at reasonable figures, and are the productions of the most celebrated manufacturers. Mr. Collins is thoroughly experienced in every detail of the business, and makes a specialty of hand-sewed harness, and general repairing.

Jno. L. Bonnell, Real Estate and Loan Agent.—Jno. L. Bonnell, the popular and responsible real estate and loan agent, this city, with office in the post-office building, has for a period extending over twenty years maintained an endearing hold on public favor and confidence, and now numbers among his extensive *clientèle* many of the solid citizens. Mr. Bonnell conducts a general real estate business, buying, selling, and exchanging property of every description, houses, lots, business sites, farms, etc., and negotiates loans on bond and mortgage at lowest rates of interest. Rents are collected also, and estates reliably and judiciously managed, while investments are desirably placed on Western farm land, Mr. Bonnell being agent for the Western Farm and Mortgage Company, 7 per cent. water and school bonds. Insurance is effected likewise in first-class fire companies and conveyancing, deeds, etc., accurately executed, Mr. Bonnell being a notary public and also commissioner of deeds for Pennsylvania: in short, everything pertaining to real estate transactions is attended to in the most careful and satisfactory manner, and, altogether, this gentleman has an extensive and substantial business connection throughout Orange and Sullivan Counties, N. Y., Sussex and Warren, N. J., and Pike and Wayne, Pa. Mr. Bonnell, who is a native of Sussex, N. J., but long a respected resident of this town, is a gentleman of agreeable manners and the highest personal integrity, as well as a man of ample experience, energy, and sagacity, and all persons entering into business relations with him are sure to find the same both pleasant and profitable.

C. J. Van Inwegen, Groceries, etc., No. 30 Pike Street.—Mr. C. J. Van Inwegen established a general merchandise store at Port Jervis, in 1878 and another at Huguenot, N. Y., in 1872, and since the inception of the enterprise he has achieved a marked degree of success, Mr. Van Inwegen is located at Huguenot, and takes charge of that establishment, while the Port Jervis store is ably managed by Mr. John C. Van Inwegen, and both are reliable depots for the supply of the wholesale and retail trade. The stock handled is guaranteed to be of superior quality, and embraces a full and complete assortment of staple and fancy food products from all quarters of the globe, provisions, crockery, glass-ware, flour, also vegetables, seeds, etc., beside fresh eggs, hay, coal, wood, and Van Inwegen's mixed chicken feed, all of which are warranted to give satisfaction to the purchaser. The stock is first-class in every particular, and all facilities are at hand for executing the orders of patrons in a prompt and satisfactory manner. Messrs. C. J. and J. C. Van Inwegen are natives of Orange County.

Louis Scheuermann, Fine Cigars, No. 102 Pike Street.—Among the recently established and well-patronized wholesale and retail business houses in this city is that of Mr. Louis Scheuermann, dealer in fine cigars and smokers' articles, which was established in 1888. Mr. Scheuermann is thoroughly conversant with every detail of the trade engaged in, and handles only the choicest varieties of imported and domestic smoking and chewing tobaccos, snuffs, cigars, cigarettes, etc., which are selected with great care and are sold in wholesale or retail quantities at the lowest market prices. The store consists of an apartment, 18x40 feet in dimensions, and is well arranged and equipped with all facilities for carrying on the business and filling all orders with promptness and accuracy. All goods dealt in are guaranteed to be choice in flavor, and of superior quality, Mr. Scheuermann is a native of Germany, but has lived in Port Jervis a sufficient length of time to become well known and popular in mercantile circles.

Park Hotel, Pike and Main Streets, J. L. Kadel, Proprietor.—This is a first-class family and commercial house, and is centrally located on the corner of Pike and Main Streets. The premises are three stories in height, and very handsomely fitted up throughout, having capacity for fully forty guests, fine ladies' parlor, large dining hall, sample room, office, bar, etc. There is a free bus to station, and telephone in the house. There are also commodious and well kept stables attached. Since starting in 1884, Mr. Kadel has developed a good trade, both regular and transient. We know of no finer house for commercial men anywhere in the state. For those who prefer the European plan, Mr. Kadel runs a first-class restaurant *a la carte*. He was born in New York City and is an experienced and hard working hotel proprietor.

Orange County Flint Glass Works, Chas. Brox, Proprietor, Manufacturer of All Kinds of Glassware.—No industry of Port Jervis is of greater importance, or more ably conducted than the Orange County Flint Glass Works of which Mr. Charles Brox is the esteemed and enterprising proprietor. Mr. Brox is a practical glass manufacturer of vast experience, and brings to bear perfected facilities and influential connections. He is one of our self-made men, who has been in the United States since 1857, and settled in Port Jervis in 1866. The following year he started the manufacture of glass upon a comparatively small scale, and from the start met with a growing demand for his product. His facilities were taxed to the utmost, and repeated enlargements have rendered his works among the largest and best equipped in the United States. The plant covers two acres eligibly located on the line of the railroad, with direct switch into the yards, affording economical receiving and shipping facilities. There are here six buildings, including a large brick mill and furnace house; there are here two of the large sized furnaces with numerous pots; all the machinery is of the latest improved type, and run by steam power, there being two engines of 40 and 25 horse power respectively. There are also large packing and store houses, shipping department, etc. A thorough system of organization is enforced, and Mr. Brox exercises close supervision, uses the choicest flintsand, chemicals, and coloring ingredients, while he has achieved an enviable reputation for the character and beauty of his designs. He has every facility for manufacturing all descriptions of glassware, the specialties being lamp chimneys, mammoth B & A founts, hand lamps, lamp feet and pegs, tubular, and other lantern glasses, plain and fancy castor bottles, etc. The demand for these goods is far-reaching, and the sales have attained proportions of great magnitude, covering the wholesale and jobbing trades in every state in the Union. Quality is the first consideration, and the prices also cannot be duplicated elsewhere, when style, finish, and general excellence are taken into consideration. Mr. Brox is a public-spirited citizen, and as director of the First National Bank has ably discharged the duties devolving upon him; a worthy representative of one of the most important branches of manufacturing in the country.

First National Bank, M. C. Everett, President; Eli Van Inwegen, Vice-President; C. F. Van Inwegen, Cashier.—The First National Bank has exerted a beneficial influence on the prosperity of this town and a wide area of surrounding territory, and has the patronage of Port Jervis' leading commercial circles. It was originally organized as the First National Bank of Delhi in 1863, and commenced business in Port Jervis June 1870, and in 1882 its charter was renewed and it was reorganized as the First National Bank of Port Jervis. It has a cash capital of \$100,000, the stock being held by prominent capitalists and business men of this section, and is noted as a highly remunerative investment, the bank being a steady dividend payer. Its guidance is eminently wise and conservative, lines of deposits large, and the most desirable classes of commercial paper are here discounted. The board of directors is composed as follows: Wade Buckley, John Caskey, C. E. Cuddeback, M. C. Everett, W. T. Hombecks, J. H. Hunt, John B. Layton, John D. Swinton, Solomon Van Etten, Eli Van Inwegen, C. F. Van Inwegen, Henry B. Wells, and Charles Brox. A more representative body of business men could not have been gathered together, and their policy is of the safest and soundest character. The officers are as follows: president, M. C. Everett; vice-president, Eli Van Inwegen; and C. F. Van Inwegen, cashier. President Everett is an experienced and capable financier, possessed of marked executive capacity, and devotes himself loyally to the interests of the bank. Vice-president Van Inwegen is an energetic and practical financier, and Mr. C. F. Van Inwegen, the popular cashier, is a vigorous exponent of the soundest principles governing banking and finance. The bank shows the prudence and success of management in the fact that it has a surplus of \$43,000, and does the leading business in all this section.

Delaware House, Opposite Erie Depot, J. E. Wickham, Proprietor; also Proprietor of the Fowler House.—One of the most active and enterprising business men of Port Jervis is Mr. J. E. Wickham, proprietor of the Delaware House, and the Fowler House. These hotels have in recent years under his able and liberal manage-

ment achieved a national reputation and a heavy patronage both from commercial men, the transient traveling public, and visiting families who enjoy each season the pure air and picturesque surroundings of Port Jervis. The Delaware House was established originally in 1854, and from its favorable location has always done an excellent business. In 1879, Mr. Wickham became sole proprietor, and thoroughly renovated, refitted, and refurnished the house throughout, with the result that in five years' time to meet the overflowing trade he was obliged to secure the old Fowler House. He has brought it up to the same high standard of efficiency as the Delaware House. The Delaware has the choicest location in town, being directly opposite the Erie depot, and having first-rate accommodations for 100 guests. A heavy commercial trade and fine transient business is done here. The restaurant is justly celebrated all along the line of the Erie, and the fast express trains stop here for dinner and supper. The Fowler House is the popular family hotel of Port Jervis. It is a fine four-story brick building, having a capacity for fully 100 guests, and is fitted-up with the modern improvements. There is a large and first-rate livery stable attached, and guests can here find ways to enjoy the beautiful drives around the town.

Westbrook & Stoll, Dress Goods, Hosiery, Notions, etc., Nos. 90 and 92 Pike Street.—The house of Westbrook & Stoll are always in the foreground with the newest goods and the latest styles, and in such profusion as enables the most critical to speedily satisfy their tastes as to fabrics, shades, and patterns. The business premises comprise a three story building, 50x120 feet in dimensions, elegant in all its interior appointments, and perfect in convenience of arrangement for display, inspection, and sale. The several departments are filled with an elaborate and diversified stock, and among the principal lines represented are dress goods in silks, satins, velvets, and velveteens, Rhadamaux, cashmeres, and prints; linens, gingham, cottons, flannels, blankets, and house-keeping goods generally; shawls, suits, and cloaks; hosiery, gloves, underwear, and ladies' and gents' furnishing goods of every description; laces, ribbons, and embroideries; corsets, hoop-skirts and bustles; French flannel shirts, mothers' friend shirt-waists, good night-shirts, and their celebrated white shirts, all at the uniform price of 59 cents; ladies' gauze vests at 19 cents; Jersey jackets at \$3.50; Gloria silk umbrellas, with gold and silver handles, at about half last year's prices, and parasols in all the newest shades, styles, and colors at the lowest prices ever known; French satteens that have no rivals either in quality or price, and domestic satteens in all grades and prices; carpets, wall papers, and window shades, lace curtains and poles, the Hortense kid guaranteed, and fancy goods, notions, and small wares, a complete line of books of all kinds in brilliant and bewildering array. The establishment is the busiest in town, its counters being constantly thronged with patrons. The corps of employers, numbering fifteen in all, are noted for their courtesy. Customers can here, without leaving the establishment, obtain a complete outfit not alone of dry and fancy goods, but many household articles both for use and adornment, and holiday presents to suit the tastes and the means of all classes of purchasers. This house has been in successful operation since 1855.

Henneberg Bros., Sole Agents and Bottlers of the Celebrated Elbert's Lager Beer, and Manufacturers of Soda Water, Ginger Ale, etc., No. 48 Front Street.—Messrs. Henneberg Brothers, though established so late as last year, has already built up a large trade in the city and surrounding dependent territory. The premises occupied for manufacturing purposes and for storage are spacious, and are fitted up with all necessary machinery and appliances, and employment is furnished in the various departments of the business to several men and teams. The firm are agents and bottlers of New York lager beer, in which they do a large trade. They also manufacture soda water, ginger ale, birch beer, sarsaparilla, pear cider, and drinks of all kinds for hotel and family use. They have an extensive city and county trade, and the firm's teams make a trip to Milford, Centreville, and Peters Valley every week. The members of the firm are Messrs. G. and F. Henneberg, both of whom have had long experience in their line of trade. They organized their partnership in 1883, and their efforts have been crowned with deserved success.

W. E. McCormick, Dealer in Music, Pianos, Organs, etc., Real Estate Agent, No. 105 Pike Street.—Among the most active and enterprising business men of Port Jervis is Mr. W. E. McCormick, the widely and favorably known real estate and insurance agent, and who, in response to the evident needs of the city and vicinity, some years ago opened the leading music store here, where pianos, organs, and musical merchandise generally can be obtained, of as excellent quality and at fully as low prices as in New York City. In the warerooms are carried the best makes of pianos, square and upright; cabinet organs, violins, banjos, concertinas, etc. Pianos and organs are tuned and repaired by experts, while a full stock of all the latest music is carried and replenished daily. Mr. McCormick has the above department of his business under the able management of Fred Schweiker, while he himself is kept busy with the multifarious duties and responsibilities of a heavy and growing real estate and insurance business, and of the official posts in public life to which he has been called by his fellow citizens. Mr. McCormick has been in business, here since 1860, and has done much for Port Jervis. He has boomed her real estate and sold large numbers of lots and houses, factories, etc., while no one is so successful as he in house letting; he also attends to collection of rents and the general care of estates. Mr. McCormick controls the insuring of many of the most desirable lines of risks, both business and residential, writes policies on such powerful and honorable companies as the London and Lancashire; North British and Mercantile; German American, Queen, etc. All losses are promptly paid as soon as adjusted. Mr. McCormick also takes applications for life insurance in the Mutual Life of New York, the largest company in the world. Mr. McCormick was born in Ithaca in 1833, and studied law at Union College, eventually becoming a civil engineer on the line of the Erie Railroad. As president of the board of trustees, he faithfully discharged the onerous duties devolving upon him. He has been at intervals chief of the fire department city surveyor, justice of the peace, member of the board of education, and town treasurer.

E. P. Masterson, Photographer, Nos. 131 and 133 Pike Street.—This gentleman, who is a native of Orange County, established his business here in 1860, and his conscientious work, care in all his operations, and the courteous treatment extended all visitors, soon won him the substantial favor of the public. He has devoted himself assiduously to his profession, keeping abreast of the times, and adopting all improvements as soon as they have appeared, and he is to-day without a peer as an expert photographer. The spacious reception, dressing, and operating rooms are comprised in two floors, each 20x30 feet in dimensions, and furnished throughout in the most tasteful manner. The operating gallery is equipped with the most modern apparatus, including the instantaneous process, and every facility is possessed for the production of perfect work. Employing a number of competent assistants, Mr. Masterson executes photography in all its branches, making a leading specialty of landscape views, animals and buildings, in which he excels. He also does portraits in crayons, water-colors, oils, pastel, and India ink, his life-size pictures being genuine works of art.

David Bennet, Life, Fire, and Accident Insurance Agent; Office, St. John's Building, Front Street.—One of the most prominent and leading insurance agencies in Port Jervis is the one named in the caption of this brief sketch. Mr. David Bennet, who was born in Sussex County, N. J. and has resided in Port Jervis since 1841, founded the business of his responsible house in 1884, and is accounted among the most capable and thoroughly trained insurance men in the State. He conducts a general life, fire and accident insurance business, and effects insurance in all the principal and substantial home and foreign companies at the lowest rates compatible with security. He is the special representative of the following well-known, responsible insurance corporations: The Equitable (accident), Bighamton; Sun (fire), London; Fire Association, Philadelphia; Hanover (fire), New York; American Central (fire), St. Louis; Concordia (fire), Milwaukee; Lloyds (plate-glass), and the New York Life Ins. Co. By energy and prudence in the selection of risks, and liberal and honorable treatment of those who commit their interests to his care, Mr. Bennet has obtained a very valuable list of customers. He has also a very extensive county patronage.

Chas. Koch, Manufacturer of Fine Parlor Furniture, No. 19 Pike Street.—Messrs. Edwards & Koch inaugurated their business operations here the present year, the firm dissolving July 20, leaving Mr. Chas. Koch sole proprietor. Owing to the thorough experience brought to exercise by him he has already acquired a most desirable trade. Employing a corps of expert assistants he carries on a general business as a manufacturer of fine parlor furniture, and dealer in furniture of all kinds. The salesroom is filled with a large and very superior assortment of the latest modern styles of parlor, bedroom, dining-room, hall, library and kitchen furniture, in a wide variety of prices; also, beds, bedding, mattresses, mirrors, etc. Mr. Koch makes a specialty of making to order the finest class of furniture, and the factory, situated at the rear of the salesroom, is admirably equipped for the purpose. Orders are promptly and carefully executed, and the most conscientious care is taken to meet all patrons' wants in the most satisfactory manner.

Werdenberg & Sedillo, One-price Clothiers and Furnishers, Pike Street, opp. R.R. Depot.—This business was founded in 1883 by the present proprietors, Messrs. A. F. Werdenberg and Amos J. Sedillo. The firm occupy a two-story building, 35x90 feet in dimensions, and fitted up throughout in the most attractive manner. The salesroom contains a comprehensive assortment of ready-made clothing of all kinds for men, boys, and children, made in the latest styles of the most reliable materials, and the variety is such as to present the fullest opportunity for the satisfactory meeting of all tastes. There is also a superior display of hats and caps, fine neckwear, dress shirts, and gents' furnishings of every description. The firm employ a staff of skilled tailors and make a leading specialty of making to order the finest custom clothing, a perfect fit and the best of satisfaction being guaranteed in every instance. Messrs. Werdenberg & Sedillo, are natives of Brooklyn, L. I., and Washington County, N. Y., respectively.

Thomas J. Quick, Furniture, Carpets, and Oil-cloths, Nos. 87 and 89 Pike Street, Opera House Block.—The furniture and carpet warehouse *par excellence* of Port Jervis is unquestionably the commodious and well-stocked emporium of Thomas J. Quick. It is a spacious, well-ordered, and first-class establishment, in which is displayed an exceedingly fine assortment of everything in this line, while the prices prevailing are as low as those asked for the same class of goods in New York City. The assortment embraces plain and artistic furniture of every description, including elegant parlor and chamber suites, superb cabinet articles, exquisitely upholstered goods in great variety, mirrors, bedsteads, tables, chairs, etc.; also rich Brussels and ingrain carpets, oil-cloths, matting, rugs, bedding, and house-furnishing specialties, while upholstering, repairing, and kindred work also is attended to in the most expeditious and excellent manner, a large force of expert workmen being regularly employed. Mr. Quick, who is a New Yorker by birth, and resident of this town about twenty-seven years, established himself in business here in 1877, and the positive and permanent success that has attended the enterprise from the start amply attests the wisdom that inspired the venture.

Daniel Holbrook, Real Estate Agent, Opposite Depot.—For an odd quarter of a century Mr. Daniel Holbrook, the popular and responsible real estate agent, has maintained an enduring hold on public favor, numbering among his extensive *clientèle* many of the most solid citizens throughout the community. Mr. Holbrook conducts a general real estate business, selling and exchanging houses, lots, business sites, farms, and realty of every description, including the following: Farms from 10 to 500 acres in Orange and Sullivan Counties, N. Y., Pike and Wayne Counties, Pa., Sussex County, N. J.; saw mills, grist mills, lumber properties, blue flag stone quarries, and unimproved lands in lots to suit; also several village houses with few acres of land. Rents are collected likewise, and estates judiciously managed, while insurance is placed with first-class fire companies at lowest rates. Loans are negotiated also on bond and mortgage, and investments desirably placed, Mr. Holbrook being regarded as one of the best judges of the present and prospective values of both improved and unimproved property hereabouts. Mr. Holbrook, who is a man in the prime of life, was born in Boston, but has been a respected resident of this town for many years.

TOWN OF SING SING.

LOCATED on the east bank of the Hudson River, 32 miles distant from New York and 118 miles from Albany, is one of the most widely-known towns on the American Continent. The world renown gained by Sing Sing, however, is not to be attributed to any remarkable or soul-stirring historic incident, nor to the great natural beauties amid which the town is situated, but to the fact that here are congregated within the stout walls of a marble palace a great many dangerous and not a few notorious persons who are wards of the State.

The town is for the most part built on elevated and uneven ground, and one of the most striking features of this locality is the romantic ravine through which runs Sing Sing Kill, and which intersects the village. Both sides of it are bounded by steep acclivities, covered with a luxuriant growth of hemlock and spruce, and near the mouth of the stream the banks rise to a height of one hundred feet above the bed of the Kill. Another object of attraction here is the Croton Aqueduct, which crosses the ravine by means of a handsome arch of solid masonry, built in the most durable manner. The space between the abutments is 88 feet, and its elevation from the creek is 100 feet. The high grounds of the town attain an altitude of 180 feet above tide-water, and these eminences overlook the beautiful Tappan and Haverstraw Bays, the Hudson and Croton Rivers, and the surrounding country, including views of the Palisades and the Highlands in the distance. The name of the town is derived from Ossining, the appellation given it by the Indians, and signifying "stone upon stone."

Early in the colonial period Sing Sing seems to have been a favorite landing place for shipping the products of the fertile back-country districts, and now there are several landings from which numerous steam-boats are constantly plying between here and the metropolis, while excellent transportation facilities are afforded by the New York Central and Hudson River Railroad. On the other side of the Hudson River, and on the side of High Torn Mountain, opposite Croton Point, is the West Shore Railway. Directly opposite Sing Sing is a high hill, projecting somewhat into the river, and known still by the old Dutch name of Verdritege Hook. This name, which, anglicized, means "grievous," was given in consequence of the frequent squalls to which mariners were subjected in this region. Rockland Lake is located on one of the shoulders of this mountain. It is about half a mile from the river, and 300 feet above it. Large quantities of ice are cut from its surface every winter. The slide by which the ice is sent down to be loaded on barges may be seen near the landing, leading straight up the hillside to the lake shore. The peculiar sharp-pointed peak near by is known as the "High Torn."

Since 1813 Sing Sing has been an incorporated town, and the charter of incorporation then granted was amended on May 15, 1837. The State prison located here, and which has made Sing Sing noted the world over, was built in 1825, with a view to employing convict labor upon the marble quarries which abound in this locality. In 1825 Captain Lynds, with the aid of only a few guards, brought from the Auburn jail one hundred prisoners, and put them to work in quarrying marble from the neighboring quarries and in building high walls around themselves. The two white marble prisons were erected solely by the convicts, and that used for male prisoners was completed in 1829. It contains 1,200 cells, is 484 feet long, and 44 feet wide, and six stories high, with ranges of workshops running at right angles, 40 feet wide, and two and three stories high. The erection of the prison for females was begun in 1835 and is under separate management. It contains 120 cells.

Sing Sing is a busy, stirring, prosperous town with a population of about eight thousand. It has many industrial establishments of a varied character, including those for the manufacture of files, lawn mowers, carriages, pills, porous plasters, etc. In educational matters the town is abreast with the times, the town having a well developed public school system, a private Roman Catholic school, a female seminary, a school for preparing boys for West Point, three military schools, twelve private schools, and four weekly papers. There are several handsome sanctuaries belonging to the Episcopalians, Methodists, Roman Catholics, Baptists, and Presbyterians. The town has a large commercial trade, and the principal mercantile houses will be found referred to hereafter. The town is efficiently governed, and property and person are fully protected by a well-organized police force and fire department.

Sing Sing has in recent years developed large manufacturing and commercial enterprises, for which it is admirably located. An extensive, fertile agricultural district contributes largely to its volume of trade, and possessing navigable and railroad facilities with all the interior cities and the seaports of the Union, as well as with those of the rest of the world, Sing Sing offers to both manufacturers and the merchants who make it a base of operations inducements not surpassed by those of any other city in the valley of the Hudson. It possesses, moreover, a healthy, invigorating climate; land and building materials are cheap; a splendid supply of pure water has been secured; the town's affairs are economically administered; good roads abound in every direction; the streets are well sewered, shaded, and lighted; taxes are low, and a spirit of energy and progress is characteristic of the entire community.

A. G. Johnson, Merchant Tailor, No. 79 Main Street.—As varied as are the tastes of the public upon matters pertaining to wearing apparel, so varied must be the resources of the successful merchant tailor of the present day, to meet the wants of his patrons; and merchant tailoring has assumed a degree of perfection that has given it the importance and dignity of a profession. The people of Sing Sing and the surrounding country are particularly fortunate in having in their midst Mr. A. G. Johnson, one of the most skilled tailors in this section of the country, for in him they will find a servant ever ready to cater to their needs and demands. Three years ago Mr. Johnson founded the business which he has since carried on with such uninterrupted success, and in that time he has acquired a large, first-class run of custom, as well as earning a superior reputation as an artist tailor. Previously to his starting business for himself he was engaged as a cutter for eight years in the establishment of Leander Fisher, thoroughly accomplished in all the branches of his vocation. The premises occupied for his business consist of a large, well-furnished store, with a commodious workshop at the rear, in which eight competent hands find employment. The salesroom contains a complete assortment of the finest foreign and domestic cloths, suitings and vestings, including all the newest and most desirable styles and designs, from which an excellent choice may be made—measures are taken after the most scientific and approved method, orders are promptly executed, while the proprietor keeps apace with the styles and demands of the period, and takes great pride in the quality and appearance of the clothing he turns out. The prices are eminently reasonable in every instance, all customers being assured the fullest values and best of satisfaction.

Fowler J. Carpenter, Practical Horseshoer, Water Street, near the Railroad Depot.—This gentleman has had long and thorough experience in all the various departments of his calling, and as an expert therein is unsurpassed by any of his contemporaries. The business of the house was originally founded in 1854 by Mr. Washington Carpenter, father of the present proprietor, and was prosperously carried on by him until eleven years ago, when his son succeeded to the ownership. The trade that has been built up is of the most permanent and desirable character, customers coming to have their work done at this establishment from all parts of the town and its vicinity. The work-shop is large and admirably adapted for the required purposes, and it is equipped with all necessary mechanical devices and tools. Employment is furnished a number of proficient workmen, and all orders are performed without delay and in the most satisfactory manner. Attention is given to horseshoeing and jobbing of every description, and all customers have their wants fulfilled at the most reasonable charges. Mr. Carpenter is a native of New York City.

A. C. Yeomans, Fish, Oyster, and Vegetable Market, Main Street.—In Sing Sing the leading representative of the fish and oyster trade is Mr. A. C. Yeomans. It is six years since the enter-

prise was first started, and during the period which has since intervened a large and substantial trade has been developed and a large list of permanent patrons acquired. Thoroughly progressive, Mr. Yeomans has to-day the best facilities to handle fresh fish of anybody in this section. The commodious store occupied is filled with a large stock of fish, oysters, and vegetables of all kinds, received fresh daily from the most reliable sources of supply, and guaranteed to be the best obtainable. The goods are sold at the lowest prices. Two active assistants are employed, and all orders are filled with promptness and dispatch. Mr. Yeomans, who was born in Sing Sing, is a thoroughly honorable merchant, alive to the requirements of his numerous customers, and knows well how to supply their wants in the most satisfactory manner.

Thomas Ramage, Practical Tin, Copper and Sheet-iron Worker, No. 123 Main Street.—An industry which is one of the most useful among the necessary occupations is that of the practical tin, copper and sheet-iron worker, and in every community will be found representatives of this trade. A leading one of the kind in Sing Sing is that of Mr. Thomas Ramage, who has been established for the past six months, and has already built up an excellent patronage, owing to the superior excellence of his work. Thomas Ramage is a native of Sing Sing, and a practical workman, expert in every department of his calling, and employing none but experienced assistants. He is amply prepared to successfully meet all demands that may be made upon his resources. The spacious stores and workshop which are utilized for their purposes are equipped in the most approved style, and the salesroom is filled with an excellent stock of tinware and a large variety of household goods, all of reliable manufacture. Particular attention is devoted to tin, copper, and sheet-iron work of all kinds, general jobbing, etc., being executed at the shortest notice. Mr. Ramage is prepared to furnish estimates on all work.

William Terhune, Dealer in Blank Books, Stationery, Daily and Weekly Papers, Magazines, Bibles etc.—Among the old, reliable, and substantial business houses of this town none are more eminently deserving of prominent notice than is the subject of this sketch. The business was originally founded by Mr. Fred Burris, who, twenty-four years ago, was succeeded by Mr. Richard Terhune. This gentleman continued the enterprise until four years since, when his son, William Terhune, the present proprietor, came into the control. The spacious store occupied is fitted up in the most approved manner with taste and an eye for convenience, and contains a large and very excellent stock, embracing a full assortment of plain and fancy stationery, blank books, magazines, photograph albums, bibles, hymn books, prayer books, etc.; also the leading daily and weekly papers. Employment is afforded four active assistants. Mr. Terhune is a native of New Jersey, but has resided in Sing Sing for the past twenty-five years.

James A. Hart, Apothecary, No. 78 Main Street.—The most extensive, best equipped, and one of the oldest drug stores in Sing Sing is that of Mr. James A. Hart, No. 78 Main Street. This house was established as far back as 1853, and for the past ten years Mr. Hart has been the proprietor. The premises occupied comprise a salesroom and basement, each having an area of 25x80 feet. The salesroom is very handsomely fitted up with artistic shelving and counters, splendid plate-glass show cases, etc., and a very elaborately constructed soda-water fountain also forms a portion of the equipments. The stock consists of a carefully selected assortment of fresh, pure drugs and chemicals, proprietary medicines and remedies of well-known merit and reputation, fancy toilet articles, perfumeries, mineral waters of foreign and domestic production; in short, every article which may be rightly thought of in connection with a first-class pharmacy. There is no department of the retail drug business so important as the careful, conscientious compounding of physicians' prescriptions and family recipes; and this branch of trade holds a paramount position in this establishment; and no one more fully appreciates the responsibility than Mr. Hart when engaged in performing such duties. Mr. Hart also keeps on hand a full assortment of choice cigars, school books, fine stationery, artists' materials, etc. The telephone and night bell are promptly answered. Mr. Hart is a native and resident of Sing Sing, and is one of its most popular and esteemed business men.

Arcade File Works, Manufacturers of Warranted Files and Rasps, Mill Street.—The Arcade File Works have achieved an international reputation. Their existence throughout a period of forty years, alone attests the meritorious character of the product, while the present corporate proprietors have the facilities, resources, and experience to maintain the lead in the world's markets for superior warranted files and rasps. The works were started in Sing Sing in 1843, and after numerous changes in ownership, in 1883 the present proprietors incorporated, and have since conducted the works upon a scale of increasing magnitude and practical success. The executive is as follows: president, Byron W. Clarke; treasurer, Courtlandt C. Clarke; secretary, William B. Stewart. Mr. Byron Clarke is a prominent New York capitalist, who is noted for progressive energy and enterprise, and for carrying through to a successful issue any undertakings in which he may engage. Messrs. Clarke and Stewart, the treasurer and secretary, are residents of Sing Sing, and personally conduct the management of the business both at home and abroad—having branch offices in New York, Boston, Chicago, and St. Louis. Mr. Andrew Finegan, their superintendent, has been connected with the establishment thirty-eight years. The works are situated on Mill Street, taking their name from the famous arch of the old Croton aqueduct, near the works. They have at frequent intervals been enlarged, and the present proprietors have overhauled them thoroughly, introducing the latest improved machinery in all departments. The works cover three-quarters of an acre, comprising four large buildings—one of one story and three of two stories each, devoted to the cutting, forging, grinding, and hardening shops. Over one hundred hands are here employed in the various departments, and the annual product has attained proportions of great magnitude, covering the entire line of files and rasps for all trades and purposes. A very large stock is carried in warehouse, so as to meet and fill the most comprehensive orders, and the company not only sells to the hardware trade and wholesale consumers all over the United States, but does a large export business as well. None of Sing Sing's industries are more creditable or of greater value than this, and it is gratifying to record that their brands of files permanently maintain the lead, superior in regard to temper, finish and durability, to any other make either in the United States or foreign lands.

Washburn & Todd, Lumber, Coal, and Building Materials (Near the depot). The lumber trade in Sing Sing forms one of the principal factors among the business resources of the community, and is doing much to enhance the material prosperity. The rapid growth of New York City and its suburbs also prove that this trade is quickly to increase to proportions of greater importance in the near future. The largest house of the kind located here, and one that has been in active operation for more than a third of a century, is that of Messrs. Washburn & Todd, whose extensive quarters are

eligibly situated in close proximity to the depot, and on the Hudson River. This enterprise was originally founded thirty-five years ago by Messrs. Secor and Washburn, and was continued under their joint control until May, 1887, when Mr. Secor retired and Mr. Todd was admitted to partnership. The record of the house has been a clear and clean one, showing a steady increase of trade and facilities, secured through honorable competition and strict attention to business. The premises occupied for the purposes of the industry comprise a very spacious lumber yard, well shedded, and opposite this the large dock and coal yard owned by the firm, and which covers an area of 200x350 feet. A very large and varied stock is at all times carried, embracing lumber and building materials of all kinds, also coal of the best grades. Both a wholesale and retail trade is supplied, the firm having many permanent patrons in all parts of this section of the state. A force of experienced hands is furnished employment, and every facility is possessed for promptly filling all orders upon the most satisfactory terms. The copartners, Messrs. S. F. Washburn and E. L. Todd, are natives of Sing Sing, and accounted among its most solid and responsible business men, and they are deservedly held in the highest regard throughout the community.

Miller & Wheeler, Wood and Coal, Wheeler's Lower Dock.—One of the leading, largest, and most responsible firms engaged in the handling and sale of fuel in or around Sing Sing is unquestionably that of Miller & Wheeler, dealers in wood and coal, and none in this line in this vicinity maintain a higher reputation for integrity or reliability, and none receive a larger measure of merited recognition. This pushing and popular firm was established about seven years ago, and from the first has steadily grown in public favor and confidence, the trade growing apace annually until now it is at once large, permanent, and prosperous. The yards are very commodious and well ordered, having a capacity for holding three hundred cords of wood and three thousand tons of coal, and a heavy and excellent stock is constantly carried, including best quality red and white ash coal, carefully cleaned and screened; also pine, oak, and hickory wood, sawed, split, and in cord, and everything in the line of fire and kindling wood. A competent force of hands is employed, and several wagons are in regular service supplying customers throughout Sing Sing and vicinity, all orders being punctually and satisfactorily attended to, while patrons can always rely upon getting a very superior article, full weight and measure, and satisfactory treatment at this well and favorably known concern. Messrs. John F. Miller and Edgar F. Wheeler are gentlemen of sagacity and energy, as well as liberal and honorable in their dealings, and stand high in the community, alike as merchants and citizens.

T. C. VanHoesen, Family Groceries, Flour, Feed, and Provisions, No. 136 Main Street.—Prominent among those houses that are representative in their particular line in this town we find the grocery establishment of Mr. T. C. VanHoesen, located at No. 136 Main Street. This substantial concern was originally founded some eighteen years ago by Mr. P. Q. Horton, by whom it was continued until August, 1887, when the present owner succeeded to the control. Mr. VanHoesen is a business man of ripe experience, thoroughly acquainted with the most approved methods of conducting trade, and understanding fully how to meet all the demands of the public in the most acceptable manner. The commodious store occupied for his purposes is conveniently arranged and is filled with a large stock of superior goods in staple and fancy groceries, teas, coffees, spices, flour, etc., also feed and provisions, vegetables, fruits, and a full line of crockery. These goods are the best in their several lines obtainable in the market, and are offered at the lowest prices consistent with good value and honest dealing. Four experienced assistants are employed, customers are waited upon politely and without delay, while purchases are delivered without charge to all parts of the town. A specialty is made of catering to family trade, and families living in this section would do well to obtain their supplies from this reputable establishment. Mr. VanHoesen is a native of Hudson, this state, and has resided in Sing Sing for the past thirty years. During that time he has proved himself a most worthy citizen, a progressive, able business man with fixed principles of integrity and honor, and his business career is one upon which he can reflect with just pride.

Still Brothers, Plain and Decorative Painters and Paper-hangers, Highland Avenue.—Among the enterprising business houses which give character and combine to form the commercial resources of Sing Sing, none is more worthy of commendatory notice than the establishment conducted by the Messrs. Still Brothers, the well-known painters and paper hangers, whose quarters are eligibly located on Highland Avenue, opposite the bank building. The business of this concern was originally founded some thirty years ago by Mr. William McCaskie, by whom it was continued for twenty-eight years, when the present firm succeeded to the control. The copartners, Messrs. C. I. and S. E. Still, are practically acquainted with all the departments of their business and their ability to successfully perform all work undertaken by them is well known. Under their vigorous direction the affairs of the house have not only continued to prosper, but the volume of trade has become greatly increased. The commodious store occupied is conveniently arranged, and contains a first-class stock of dry and mixed paints, colors, varnishes, oils, brushes, and a superior assortment of wall paper in all the latest styles and popular designs. Employing a force of experienced workmen, the firm are at all times prepared to execute all orders for painting, both plain and decorative, and also for paper-hanging and interior decoration work. They personally superintend their assistants, thus assuring the most satisfactory results, while the prices charged are always eminently reasonable. The Messrs. Still are natives of Westchester County, and are favorably known throughout this community, where the enterprise that they are conducting is alike a credit to the town and themselves.

Lounsberry & Macbeth, Dealers in Clothing, Gents' Furnishing Goods, Hats, Caps, etc., No. 82 Main Street.—A house which is the leader in its special department of mercantile activity in this section of the state, and whose proprietors are among the oldest and most influential merchants in the community, is that conducted by Messrs. Lounsberry & Macbeth, whose establishment is centrally situated at No. 82 Main Street. The copartners, Messrs. Isaac R. Lounsberry and S. A. Macbeth, both of whom are natives of New York State, have resided in Sing Sing for more than fifty years, and have for many years been individually engaged in business. In 1877 they entered into the present copartnership, an action that has fully verified the axiom that "In union there is strength," their resources quickly becoming augmented to greater proportions, while their trade has been steadily increasing in importance and extent. The commodious quarters occupied for the purposes of the enterprise consist of two spacious floors, each 22x105 feet in dimensions, well-equipped throughout and furnished with every appliance for the accommodation of the large stock and the comfort of customers. The goods in this establishment have all been carefully selected from the most reliable sources, and embrace a full and complete line of foreign and seasonable ready-made clothing, suitable for gents', youths' and boys' wear, which is made from the finest productions of foreign and domestic looms by skilful designers and workmen, and they are made up in every particular with the same skill, care, and attention which are bestowed upon the same class of goods when made to order. There is also a full line of stylish hats and caps, and gents' furnishing goods, such as white and fancy colored dress shirts, underwear, hosiery, gloves, neck-wear, collars, cuffs, etc. The proprietors defy competition both as to quality of goods and cheapness of prices. A custom department is run for the benefit of those who desire clothing made to order, and the garments turned out are unsurpassed for perfection of fit and superior workmanship. Messrs. Lounsberry & Macbeth give their personal attention to the direction of their affairs, are noted for their liberal policy and sterling integrity, and are held in universal esteem throughout the community.

American Hotel, Highland Avenue, William C. Jennison, Proprietor.—The American Hotel is the oldest in the country, having been opened over one hundred years ago, and was the favorite stopping place of General Washington and other officers and prominent men of the country. It was always the most popular stopping place between New York and Albany. There have been many firm changes, William C. Jennison taking the house two years ago. He is a practical hotel keeper, possessed of a wide range of practical experience, and known very favorably to the traveling public as a

liberal, courteous host. He was born in Massachusetts, but lived from his youth up in New York, and for thirty years has been connected with the finest hotels in the metropolis. He has entirely renovated the American Hotel, refurnishing it throughout. It is four stories high; there is a fine bar, office, smoking-room, parlors, etc., large dining hall and twenty-eight spacious, airy, and light bedrooms, where most comfortable accommodations are secured. Mr. Jennison is a liberal provider for the table, which is served with all the luxuries of the season, and the rates of \$2.50 per day are most moderate for the superior accommodations afforded. Connected with the hotel is the finest stable in this section of the state, where is kept first-class accommodations for transient visitors and guests of the hotel. There is also every accommodation here for the boarding of horses.

F. A. Wales, Furniture Dealer and Undertaker, No. 102 Main Street.—The business resources of Sing Sing have grown very rapidly within the last few years, and the place gives promise of a very bright future. A great many new houses are every year springing up to add to the wealth and prosperity of the community, and it is no longer necessary for our citizens to go to the metropolis to make their purchases, as every line is well represented here at home. Among the young and deservedly prosperous houses in our midst must be mentioned that conducted by Mr. F. A. Wales, at No. 102 Main Street. This enterprise was inaugurated eighteen months ago by the present proprietor, under whose wide-awake and progressive management an active and most desirable trade has been developed, and the establishment has taken a foremost place among the leading business concerns of the town. He purchased and made extensive improvements on the premises utilized for the purposes of the business which consists of a building having three spacious floors and basement, 25x60 feet in dimensions, and equipped throughout in the most convenient manner. A very large stock is carried, the assortment including parlor suits, chamber sets, lounges, mirrors, rockers, sideboards, tables, what-nots, beds and bedding, and all goods entering into this class of merchandise. These are offered at prices surprisingly reasonable, and are within the reach of all, persons not finding it convenient to pay cash down having open to them the privilege of purchasing on time or installment payments. Repairing and upholstering are also given special attention. In addition to the above business, Mr. Wales also carries on the undertaking business, and is prepared to execute all duties pertaining to the vocation in the most thorough manner. He was the first to inaugurate the new scientific method of embalming in Sing Sing. He is a native of Westchester County, is popular as a business man and citizen, and has always fostered all enterprises having a tendency to advance the welfare of the community.

W. I. Townsend, Pharmacist, No. 150 Main Street.—From the very earliest ages the art of preparing compounds that alleviate and remove pain, and heal the sick, has been regarded as among the highest of human functions; nor has time in any degree taken from the importance attaching to the calling of the apothecary, the well ordered pharmacy being one of the most indispensable features of progress in our day, as needs scarcely be stated. In this connection attention is directed to the spacious and handsome drug store of Mr. W. I. Townsend, desirably situated at No. 150 Main Street, and which is in all respects one of the finest and best equipped establishments of the kind in or around Sing Sing, none engaged hereabouts enjoying a higher reputation for pure and fresh drugs, chemicals, medicines, and excellent proprietary remedies, or for accuracy and reliability in compounding and dispensing physicians' prescriptions than Mr. Townsend, who is, by common consent, one of the leading members of the pharmaceutical profession in this part of the state, while his patronage is fully commensurate with his name and standing. This admirably conducted and flourishing store was established in 1871 by Dr. Isaac G. Collins, and Mr. Townsend succeeded to the business in 1878. From its inception to the present, the house has steadily grown in public favor and confidence, until now the business is large, prosperous, and permanent, while the specialties put up here are in extensive demand owing to their unequivocal merit. Mr. Townsend is a native of this state, a pharmaceutical graduate, and a practical pharmacist of long experience.

Barlow & Co., Dealers in Hardware.—The leading hardware house in Sing Sing, and in fact all along the Hudson Valley, is that of Messrs. Barlow & Co. The business of Barlow & Co., was established in 1844 by the father of the senior member of the present firm, who with S. S. Jarvis formed the firm of Barlow and Jarvis. In 1849 Mr. W. H. Barlow bought Mr. Jarvis' interest, when the firm became J. Barlow & Son. In 1844 the business was conducted in a small wooden building, one and one-half stories high. In 1852 the business had increased to such an extent that the firm was obliged to build a three-story brick building, 25x80 feet, on the same ground of the wooden one, which was removed with goods in it to the adjoining lot. In 1859 Mr. Barlow bought out his father's interest, and the business continued in his name until October 3, 1872, one year after the great Chicago fire, when Sing Sing was visited with the most destructive fire ever known, destroying the greater part of the business portion of the place. Shortly after this fire Mr. Barlow formed a copartnership under the name of Barlow, Miller and Dearing. In 1872 the present firm was formed, Mr. George H. Barlow succeeding Mr. Dearing in the store at No. 6 Barlow Block. Mr. W. H. Barlow and Mr. George T. Barlow in March 1873 purchased the lots of Mr. Wilson Patterson on the corner of Main Street and Central Avenue, also the property adjoining, belonging to Leonard Mott, where they erected the six buildings known as Barlow Block. The stock is unusually large and comprehensive, being accommodated in three floors, each 25x80 feet in dimensions. It includes full lines of English and American hardware, with specialties of builders' and cabinet hardware; also carpenters' and blacksmiths' tools; pocket and table cutlery, granite ware, wooden and willow ware, and house-furnishing goods generally. An important department is that devoted to office, hall, parlor, and cooking stoves, ranges and furnaces, all of the heaviest castings and newest styles, with all the latest improvements, and sold cheaper than by any house in the trade. Tin, copper, and sheet-iron work is also a specialty, a fine shop being connected with the concern; also plumbing and gas and steam-fitting are executed by competent journeymen. Messrs. Barlow & Co. deal in all kinds of agricultural implements, and have in fact an emporium of the hardware trade and its kindred branches. To meet the requirements of their widely developed trade, in February 1887 they started a branch store at Croton-on-Hudson under the supervision of W. E. Barlow, son of the senior member of the firm. A large force of hands is employed, and a thorough system of organization, and we have never stepped inside a finer hardware house. Handling their goods in such large lots the firm can sell to jobbers and dealers at desirable quotations. Both partners are natives of Sing Sing, and have permanently resided here. Mr. George H. Barlow is a young merchant of superior ability, and unremitting in his attention to the various duties devolving upon him; Mr. William H. Barlow is possessed of vast practical experience, great business, sagacity and conservative judgment. He is a large property owner in the village of Sing Sing, and is the owner of the fine block on Main Street, in which his store is located, and so familiarly known as Barlow Block.

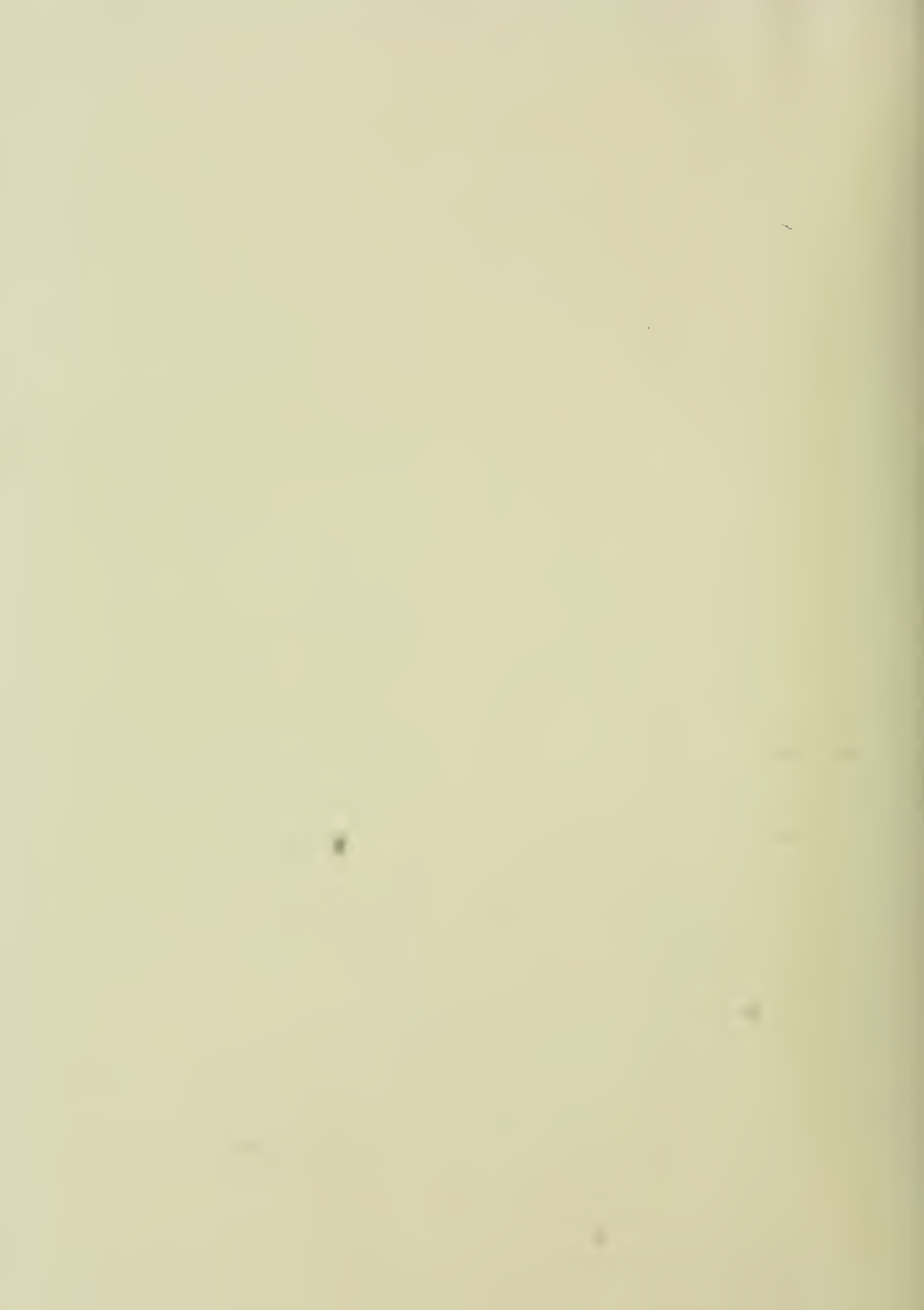
Townsend Young & Son, Clothiers and Gents' Outfitters, No. 90 Main Street.—The most extensive and enterprising firm of clothiers and outfitters in the Hudson Valley is recognized to be that of Messrs. Townsend Young & Son, of Sing Sing, and whose branch establishments in Peekskill and Tarrytown are the respective leaders in their line in those large towns. An additional branch located in Middletown, N. Y., indicates how steadily enlarging is the circle of the firm's trade. The reasons for its success are the equitable and liberal policy ever pursued by it, resulting in the permanent retention of old customers and the constant making of new ones. Mr. Townsend Young was born in Westchester County, and early in life became connected with the trade in which he has achieved such a marked success. He started in business upon his own account in 1852, and has ever since maintained the enviable reputation of keeping in stock only the best goods, honestly made, fashionably cut, and sold at the lowest prices. Four years ago he admitted his son into copartnership under the existing name and style of Townsend Young & Son. Mr. Cyrus T. Young is a young business man of superior ability, progressive and energetic, who gives close personal attention to the varying details of the heavy business transacted by the house. The firm occupy two floors at No. 90 Main Street, where they have a very handsomely fitted up salesroom for fine ready-made clothing,

as also a full line of goods in the piece, from which their patrons can make selections, and have them made up in the firm's custom tailoring department. The greatest care is exercised to give entire satisfaction as to cut, fit, workmanship, trimmings, etc., while nowhere can such a complete display of new fabrics be found coupled with such low prices. The gentlemen's furnishing department is equally complete and attractive, and we urge all in need of clothing and gents' outfitting to inspect this splendid stock. The best people of Sing Sing are customers here, and the same remark applies to the other towns where the firm's stores are located. In Peekskill the house is known as T. Young & Co., and in Tarrytown as T. Young, all under the one proprietorship, and conducted upon a basis of integrity, skill and experience, which places the firm far in the lead in its important branch of trade.

Geo. E. Ferguson, Manufacturer of Harness, Saddles, etc., No. 8 Spring Street.—This gentleman began business eighteen years ago, and through the practical knowledge which he brought to bear in his operations, met with signal success from the outset, and has enjoyed a steady patronage of the most desirable character. For the purposes of the enterprise a commodious store and workshop is occupied, and constant employment is afforded to expert assistants. Using only the best stock, and engaging none but first-class workmen, the productions of this establishment are noted for style and beauty of finish, and with proper care will prove durable in every instance. No harness can wear well that is not kept clean and soft, and the celebrated vacuum harness oil sold by Mr. Ferguson is the best article that could be used for this purpose. A good stock of harness, saddles, collars, whips, halters, blankets, curry combs, etc., is at all times kept on hand, while special attention is given to the execution of custom work, as well as repairing of all kinds. Mr. Ferguson is a native of Sing Sing, and one of its best known residents.

E. B. Sherwood, Dentist, Corner Highland Avenue and Church Street.—Among the foremost and best equipped dental practitioners in or around Sing Sing can be named E. B. Sherwood, who enjoys deservedly a high reputation for skill and reliability, while his patronage is of a very liberal and flattering character. This business was established some forty-six years ago by Dr. E. D. Fuller, who subsequently associated with him Dr. Sherwood, the firm being Fuller & Sherwood from 1872 to May 1, 1888, when the senior member retired and the present proprietor assumed sole control. Dr. Sherwood, who is a gentleman of middle age and a native of Rockland County, is a graduate of the Philadelphia Dental College, and a thoroughly competent, painstaking dentist of ample experience in all branches of the art. He occupies commodious and well-equipped quarters, having in service all the latest improved dental appliances, while everything comprehended in modern dentistry is executed in the most careful and excellent manner—extracting, filling, adjusting, inserting, and artificial work—and altogether Dr. Sherwood has a very fine practice.

V. N. Case, Teas, Coffees, and General Groceries, Main Street, Opposite Post-office.—Among the representative houses of Sing Sing devoted to the grocery trade is that conducted by Mr. V. N. Case. The business was first begun some eighteen years ago by Mr. Richard S. Van Wyck, under whose management it continued until May of the present year, when it became the property of the present proprietor, who succeeded to the entire control. During the period that has intervened since it was inaugurated the establishment has been recognized as a valuable one in promoting the commerce of the town, which it has done much to enhance and foster. Mr. Case has had long and valuable experience in the trade, and his volume of patronage is already beginning to assume greater proportions. The commodious and well arranged store occupied is at all times filled with a large and very superior stock of fresh staple and fancy groceries of every description, a specialty being made of fine teas, coffees, and spices, also of choice family flour. The assortment also includes salt fish, provisions, grains of all kinds, cigars, fruits, and vegetables; in fact, every article usually found in a first-class establishment of this character. A number of clerks are employed, and all customers are assured prompt and polite attention. Mr. Case is a native of New York State and makes his residence in this town.



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